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THE PENN MUTUAL



Number
Specimen Copy.

Amount
\$1,000.

LIFE INSURANCE COMPANY OF PHILADELPHIA.

In Consideration of the Application for this Policy, hereby made a part of this contract;

Age
35

Sum Insured

\$1,000

Yearly
Premium
\$273 90

THE PENN MUTUAL LIFE INSURANCE COMPANY

insures the life of William Penn (the insured),

of Philadelphia, County of Philadelphia, State of Pennsylvania,

in the sum of One Thousand Dollars, and promises

to pay at its Home Office, in the City of Philadelphia, unto his

executors, administrators or assigns, the said sum insured; upon receipt of satisfactory proof of the death of the insured during the continuance in force of this Policy, upon the following conditions, namely:

The payment in advance to the Company, at its Home Office, of the sum of Two Hundred & Seventy Three 90 Dollars in cash, at the date hereof, and of the Two Hundred & Seventy Three 90 Dollars in cash, at or before three o'clock P. M. on the First day of September in every year during the life of the insured:

This Policy shall participate annually in the surplus earnings of the Company in accordance with the regulations adopted by the Board of Trustees.

The extended insurance, paid-up insurance, and loan or cash surrender value privileges, benefits, and conditions stated on the second page hereof, form a part of this contract as fully as if recited at length over the signatures hereto affixed.

Ordinary
Life
Policy

IN WITNESS WHEREOF, THE PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia has caused this Policy to be signed by its President, Secretary, and Actuary, attested by its Registrar, at its Home Office, in Philadelphia, Pennsylvania, the

First day of September 1905

W. H. Kingsley Secretary.

Henry J. Webb President.

Specimen Copy
Attest. W. H. Kingsley Registrar.

George J. Barker Actuary.

Guaranteed Privileges, Benefits and Conditions.

I. Unrestricted as to Travel, Residence and Occupation. From the date of issue this contract shall be without any restrictions as to travel, residence and occupation.

II. Incontestability. This contract shall be absolutely contestable for any cause after one year from date of issue, except nonpayment of premium; but in case of suicide, whether sane or insane, within one year from the date of this contract, the liability of the Company shall be limited to the amount of the premium paid hereon.

III. Payment of Premiums. This contract does not take effect until the first premium shall actually have been paid during the good health of the insured. All premiums are due and payable at the Home Office of the Company in the City of Philadelphia, but they may be paid to agents on or before the dates when due in exchange for receipts signed by the President, Vice-President, Secretary, Treasurer, or Actuary. If not paid when due, the contract shall be null and void, subject, however, to the Company's non-forfeiture system as endorsed hereon with the accompanying table. From any sum payable under this contract there shall be deducted the unpaid portion of the year's premium, if any, and any indebtedness to the Company on account of this contract.

IV. Age. Any error in stating the age of the insured will be adjusted by the Company paying such amount as the premium actually paid would purchase at the table rate at the correct age.

V. Proofs of Death shall be furnished to the Company at its Home Office, within six months after the ascertained death of the insured, and in the form prescribed by the Company.

VI. Assignment. Any assignment of this contract shall be attached hereto, and a duplicate thereof shall be furnished the Company. Any claim against the Company arising under any assignment of this contract shall be subject to proof of interest. No assignment shall impose any obligation on this Company until it has received the original or a duplicate thereof, nor does the Company guarantee the sufficiency or validity of any assignment.

VII. Re-instatement. Should this contract lapse for non-payment of premium, it may, at any time, with the approval of the officers, be re-instated upon the insured furnishing satisfactory evidence of good health and the payment of past due premiums and any indebtedness with legal interest thereon.

VIII. Pursuant to law, a copy of the application for this contract is attached hereto. No alteration of this contract or waiver of any of its conditions shall be valid unless made in writing and signed by an officer of the Company.

IX. Non-forfeiture Provisions. If this Policy shall lapse through non-payment of premium after three years' premiums have been paid in cash, the Company, subject to the other conditions of the Policy, will guarantee the following options, as provided for in the table of values given below:

1st.—Will extend automatically, as term insurance, without participa-

tion, the net amount insured by this Policy, for the number of years and days named; or,

2d.—Will grant paid-up non-participating insurance, payable at death, for the sum provided for, upon written application by the owner of the Policy and the legal surrender of all claims hereunder to the Company at its Home Office within thirty days after such lapse; or,

3d.—Will pay the cash surrender value provided for, on surrender as aforesaid within thirty days from the date of lapse.

X. Loan Value. At any time after three years' premiums have been paid in cash, while the Policy is in force by payment of premiums, the Company will lend thereon, upon satisfactory assignment as collateral security, the sum provided for in the table of values given below. No loans will be made for a less sum than Fifty Dollars, and only in multiples of Five Dollars, and they shall be diminished by any indebtedness outstanding against the Policy.

Table of Extension, Paid-up, and Loan or Cash Values provided for by this contract, if no indebtedness exists against it.

At End of Year.	Term of Extension for this Policy.	These Values are for \$1000 Insurance For this Policy Multiply by 10.		
		Paid-up Insurance on Surrender.	Loan or Cash Surrender Values.	
3rd	3 years 271 days	\$89.00	\$16.10	
4th	5 " 8 "	119.00	33.14	
5th	6 " 102 "	148.00	50.65	
6th	7 " 177 "	177.00	68.65	
7th	8 " 221 "	205.00	87.19	
8th	9 " 224 "	233.00	106.25	
9th	10 " 182 "	261.00	125.86	
10th	11 " 92 "	289.00	146.01	
11th	11 " 320 "	316.00	162.76	
12th	12 " 141 "	343.00	179.87	
13th	12 " 290 "	369.00	197.35	
14th	13 " 40 "	395.00	215.16	
15th	13 " 125 "	420.00	233.28	
16th	13 " 183 "	444.00	251.68	
17th	13 " 218 "	468.00	270.34	
18th	13 " 231 "	492.00	289.22	
19th	13 " 225 "	514.00	308.32	
20th	13 " 202 "	537.00	327.58	

Should any indebtedness exist it shall be deducted from the Cash Value of the Policy, and the other Values shall be diminished proportionately.

THE PENN MUTUAL



Number
Specimen Copy.

Amount
\$ 10000

LIFE INSURANCE COMPANY OF PHILADELPHIA.

In Consideration of the Application for this Policy, hereby made a part of this contract,

Age

35

Sum Insured

\$ 10000

Yearly Premium

\$ 372 50

For 20 Years

THE PENN MUTUAL LIFE INSURANCE COMPANY

insures the life of William Penn [the insured].

of Philadelphia, County of Philadelphia, State of Pennsylvania,

in the sum of Ten Thousand Dollars, and promises

to pay at its Home Office, in the City of Philadelphia, unto his

executors, administrators or assigns, the said sum insured, upon receipt of satisfactory proof of the death of the insured, during the continuance in force of this Policy, upon the following conditions, namely:

The payment in advance to the Company, at its Home Office, of the sum of Three Hundred Sixty Two ⁵⁰ Dollars in cash, at the date hereof,

and of the Three hundred Sixty Two ⁵⁰ Dollars in cash, at or before

three o'clock P. M., on the First day of September

in every year during the life of the insured, or until

Twenty full years' premiums shall have been paid:

This Policy shall participate annually in the surplus earnings of the Company in accordance with the regulations adopted by the Board of Trustees.

The extended insurance, paid-up insurance, and loan or cash surrender value privileges, benefits and conditions stated on the second page hereof form a part of this contract as fully as if recited at length over the signatures hereto affixed.

IN WITNESS WHEREOF, THE PENN MUTUAL LIFE INSURANCE COMPANY of Philadelphia has caused this Policy to be signed by its President, Secretary, and Actuary, attested by its Registrar, at its Home Office, in Philadelphia, Pennsylvania, the

First day of September 1905.

W. H. Kingsley Secretary.

Henry W. May President.

Attest: Specimen Copy. Registrar.

George Parker Actuary.

Limited
Life Policy
Regular

W. H. Kingsley
A. D.
Policy Form No. 2
Ed. 1, 1904

Guaranteed Privileges, Benefits and Conditions.

I. Unrestricted as to Travel, Residence and Occupation. From the date of issue this contract shall be without any restrictions as to travel, residence and occupation.

II. Incontestability. This contract shall be absolutely incontestable for any cause after one year from date of issue, except nonpayment of premium; but in case of suicide, whether sane or insane, within one year from the date of this contract, the liability of the Company shall be limited to the amount of the premium paid hereon.

III. Payment of Premiums. This contract does not take effect until the first premium shall actually have been paid during the good health of the insured. All premiums are due and payable at the Home Office of the Company in the City of Philadelphia, but they may be paid to agents on or before the dates when due in exchange for receipts signed by the President, Vice-President, Secretary, Treasurer, or Actuary. If not paid when due, the contract shall be null and void, subject, however, to the Company's non-forfeiture system as endorsed hereon with the accompanying table. From any sum payable under this contract there shall be deducted the unpaid portion of the year's premium, if any, and any indebtedness to the Company on account of this contract.

IV. Age. Any error in stating the age of the insured will be adjusted by the Company paying such amount as the premium actually paid would purchase at the table rate at the correct age.

V. Proofs of Death shall be furnished to the Company at its Home Office, within six months after the ascertained death of the insured, and in the form prescribed by the Company.

VI. Assignment. Any assignment of this contract shall be attached hereto, and a duplicate thereof shall be furnished the Company. Any claim against the Company arising under any assignment of this contract shall be subject to proof of interest. No assignment shall impose any obligation on this Company until it has received the original or a duplicate thereof, nor does the Company guarantee the sufficiency or validity of any assignment.

VII. Re-instatement. Should this contract lapse for non-payment of premium it may, at any time, with the approval of the officers, be re-instated upon the insured furnishing satisfactory evidence of good health and the payment of past due premiums and any indebtedness with legal interest thereon.

VIII. Pursuant to law, a copy of the application for this contract is attached hereto. No alteration of this contract or waiver of any of its conditions shall be valid unless made in writing and signed by an officer of the Company.

IX. Non-forfeiture Provisions. If this Policy shall lapse through non-payment of premium after three years' premiums have been paid in cash, the Company, subject to the other conditions of the Policy, will guarantee the following options, as provided for in the table of values given below:

1st.—Will extend automatically, as term insurance, without participa-

tion, the net amount insured by this Policy, for the number of years and days named; or,

2d.—Will grant paid-up non-participating insurance, payable at death, for the sum provided for, upon written application by the owner of the Policy and the legal surrender of all claims hereunder to the Company at its Home Office within thirty days after such lapse; or,

3d.—Will pay the cash surrender value provided for, on surrender as aforesaid within thirty days from the date of lapse.

X. Loan Value. At any time after three years' premiums have been paid in cash, while the Policy is in force by payment of premiums, the Company will lend thereon, upon satisfactory assignment as collateral security, the sum provided for in the table of values given below. No loans will be made for a less sum than Fifty Dollars, and only in multiples of Five Dollars, and they shall be diminished by any indebtedness outstanding against the Policy.

Table of Extension, Paid-up, and Loan or Cash Values provided for by this contract, if no indebtedness exists against it.

At End of Year.	Term of Extension for this Policy.	These Values are for \$1,000 Insurance For this Policy Multiply by 10.		
		Paid-up Insurance on Surrender.	Loan or Cash on Surrender.	Values.
3rd	6 years 224 days	\$153.00		\$45.05
4th	8 " 332 "	204.00		72.28
5th	11 " 36 "	255.00		100.38
6th	13 " 15 "	306.00		129.41
7th	14 " 271 "	356.00		159.46
8th	16 " 77 "	407.00		190.50
9th	17 " 169 "	457.00		222.60
10th	18 " 195 "	506.00		255.78
11th	19 " 164 "	556.00		286.24
12th	20 " 88 "	605.00		317.68
13th	20 " 339 "	655.00		350.16
14th	21 " 197 "	704.00		383.70
15th	22 " 34 "	753.00		418.33
16th	22 " 228 "	802.00		454.11
17th	23 " 58 "	851.00		491.07
18th	23 " 267 "	900.00		529.31
19th	24 " 138 "	950.00		568.89
20th	Full paid	1,000.00		609.92

Should any indebtedness exist it shall be deducted from the Cash Value of the Policy, and the other Values shall be diminished proportionately.

Number

Amount \$ 500

Age 35



By this Policy of Insurance agrees to pay the sum of

Ten Thousand Dollars
at its Head Office in the City of Philadelphia, to

John Doe

of Philadelphia, County of Philadelphia, State of Pennsylvania
(the insured under this policy)

on the fourteenth day of August in the year one thousand nine hundred and twenty five; if then living, or if the said insured should die before that time, then to pay said sum upon the surrender of this policy properly receipted IMMEDIATELY after the acceptance of due and satisfactory proof of the fact and cause of death of the said insured and of claim hereunder to

his wife, Mary Doe

or if the insured survive the aforesaid beneficiaries to the administrators, executors or assigns of the insured, subject to all the requirements, privileges and provisions stated on the following pages, which are conditions precedent, and are a material part of this contract as fully as if they were recited at length over the signatures hereunto affixed.

THIS CONTRACT is made in consideration of the written application of the above-named insured, which is made a part hereof, a copy of which is hereto attached, and the payment in advance to said Company of Five hundred six $\frac{1}{2}$ 00/100 Dollars on the delivery of this policy, and thereafter to the Company at its Head Office in the City of Philadelphia, upon the fourteenth day of the month of August, in every year until the premiums for Twenty full years shall have been duly paid to the said Company.

IN WITNESS WHEREOF, The Fidelity Mutual Life Insurance Company has caused the signatures of its President and Treasurer to be affixed, at its Head Office in Philadelphia, attested by its Secretary, this fourteenth day of August 1905.



Attest

John G. Johnson
Secretary
EXAMINED BY

J. G. Johnson
John G. Johnson
President
Treasurer

GENERAL PRECEDENT CONDITIONS.

The application, copy of which is given on third page, forms the sole basis of this contract, which shall not be operative or binding until the actual payment of the initial premium, and delivery of the policy during the lifetime and good health of the insured; the insured, with the written approval of the President or Vice-President, may, upon the surrender of this policy, change the beneficiary, or with such approval it may be assigned; notice of each and every premium due or to become due hereon is given and accepted by the delivery and acceptance of this policy; every premium is due and payable at the Head Office of the Company in the city of Philadelphia, but may be paid to an authorized agent or collector on or before the date when due in exchange for a receipt with the signatures of the President and Treasurer affixed, and countersigned by the authorized agent or collector to whom payment is made, as evidence of such payment to him; if any premium be not paid when due, or if any obligation given for premium be dishonored or not paid when due, this policy shall be void until duly reinstated during the lifetime and good health of the insured, but if it shall have been in force exceeding one year, it shall be extended and remain in force 30 days from due date, and if premium be not then paid with interest for the time taken at the rate of 5 per cent. per annum, or if any obligation given for premium be dishonored or not paid when due without grace, this policy shall be absolutely void, except as provided in the non-forfeiture clause, and after said period of thirty days, or non-payment of any such obligation, it can only be revived if the insured be in good health upon presentation of a re-instatement certificate signed by said insured, and upon the approval of the same by the President or Vice-President and Medical Director, but not otherwise; in the event of the death of the within-named insured, the claimant shall promptly give notice thereof, and furnish the necessary proofs; from any sum payable hereunder there shall be deducted the unpaid portion of the year's premium, if any, and any indebtedness of the insured or beneficiary to the Company on account of this contract or otherwise; no suit or action shall be maintained hereon unless actually begun within one year from the ascertained day of the death of the insured; after two years from the date hereof, if this policy shall have been in continuous force, it shall, in the event of the death of the insured, be contestable for the sum payable hereunder, except for non-payment of premium; if the insured shall within such two years die by his own hand or act, whether sane or insane, the only amount payable hereunder shall be a sum equal to the premiums paid hereon with interest at the rate of 5 per cent. per annum; military or naval service in time of war, or traveling or residing south of the Tropic of Cancer, or north of the 60th degree north latitude, Western Hemisphere, requires the written consent of the President, and the payment of an extra premium, in order to avoid scaling of policy as provided by the rules of the Company; the reserve maintained hereon, or required by law, exclusive of the first policy year, shall be computed from an age one year greater than the age of actual issue, and shall be protected by the undisturbed surplus of the Company; the expense of management shall not exceed, excluding the

first policy year, the net premium loading; and any distributive share of surplus shall be applied according to the Company's rule applicable to its form of policy.

The premiums hereon may be paid annually, or in semi-annual or quarterly instalments in advance, in accordance with the Company's table of rates applicable hereto, but in any event, in consideration of the values being computed according to due date, this policy shall continue in force only until the due date of the next premium or instalment of premium, except as hereinbefore provided for extension if this policy shall have been in force exceeding one year.

SPECIAL PROVISIONS.

Surplus.—This policy from the date hereof, if kept in force and the insured be living and not otherwise, participates in the total surplus contributed by policies of its class according to its contributions to such surplus as determined by the Company, and its distributive share as apportioned by the Company will be applied annually after the fifth year to the reduction of premiums, or to the purchase of paid-up additions as the insured may elect. *Provided, always,* that the insured shall have the privilege of leaving the dividends with the company, for the purpose of (a) reducing the endowment period; or, (b) purchasing an annuity.

If policy be kept in force until the end of the endowment period, its remaining share of surplus as then determined and apportioned by the Company will be paid in cash in addition to the face of the endowment.

Loan Value.—After this policy shall have been in force three full years, the Company, within sixty days after written application therefor, will grant, in conformity with the rules then in force, a cash loan, with interest in advance at a rate not exceeding 6 per cent. per annum, of the amount stated in the table below; *provided, always,* that if the loan be for the full amount stated in the table below, it is subject to the payment of the premium for the ensuing year.

Non-Forfeiture.—After three full years' premiums shall have been paid, then, provided this policy be free from debt, upon the non-payment of any subsequent premium within the thirty days of grace, this policy is automatically extended for the time stated in the table below, corresponding to the number of full years' premiums paid, with the stated cash settlement at the end of the time if the insured be then living; or, if the policy be legally surrendered within three months from the date when such premium became due, a paid-up policy will be issued for endowment insurance, payable in accordance with the terms of this policy for the amount stated in the table below.

Table of Guaranteed Values.

For end of Year.	Cash Loan of	Or Paid-up Endowment Insurance.	Years.	Or Automatic Extension and Endowment, if Living.	Cash.
3	\$1090	\$1130	7	2	....
4	1520	1700	10	11	....
5	1970	2250	14	5	....
6	2440	2810	14	..	\$790
7	2900	3350	13	..	1580
8	3370	3900	12	..	2390
9	3870	4430	11	..	3150
10	4380	4950	10	..	3870
11	4910	5470	9	..	4600
12	5450	6000	8	..	5270
13	6020	6520	7	..	5920
14	6620	7040	6	..	6590
15	7240	7550	5	..	7180
16	7880	8050	4	..	7770
17	8550	8540	3	..	8380
18	9260	9030	2	..	8930
19	10000	9510	1	..	9490
Cash value					
20	10000	....	..	..	....

Should any indebtedness exist the values shall be diminished proportionately.

Instalment Options.—This policy is issued payable in one sum on the death of the insured, but the insured, by giving written notice at any time to the Company at its Head Office, accompanied by this policy for corresponding indorsement, provided this policy is not then assigned, may change the manner of such payment from one sum, as hereinafter provided in either the first or second options, and may give the beneficiary the right to commute any number or all of the instalments, exclusive of deferred annuity under second option, and receive in one sum the then present cash value of unpaid instalments; but without such written authority from the insured and indorsement hereon, the beneficiary shall not have such right. In the event of the death of the beneficiary after the maturity of this policy and before the payment of the total number of instalments payable hereunder, the executor or administrator of such beneficiary shall have the right to commute into one cash payment the then present value of unpaid instalments.

First Option.—The insured, by giving written notice and with indorsement hereon as aforesaid, may elect to have the insurance hereunder paid in any number of instalments he may designate, or have them commuted, as provided in the annexed table marked "A." Such change from one sum to the number of instalments selected will take effect when written in or indorsed on this policy by the Company, and when this policy shall have become a claim it may be exchanged on payment of first instalment for instalment certificates, containing the amount and date of maturity of each instalment.

The annexed table marked "A" is based upon \$1000. of insurance, and shall apply as a multiple, according to the amount payable under this policy in the event of the death of the insured while it is in force. If, however, the amount of this policy be less than \$1000. it shall be paid only in one sum and not in installments.

Table A.

Number of Instalments	25	*20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2
Amount of Each	\$55	\$65	\$67	\$70	\$73	\$77	\$81	\$85	\$91	\$97	\$104	\$113	\$124	\$138	\$155	\$179	\$211	\$261	\$343	\$507
When 2d is due	972	962	956	957	954	950	946	941	935	929	921	912	901	887	869	845	811	760	676	507
" 3d	944	924	919	913	906	899	890	881	870	856	841	822	800	771	735	686	617	514	343	
" 4th	915	884	876	867	857	846	833	819	802	782	758	736	695	652	596	522	417	261		
" 5th	885	844	833	821	807	792	775	755	732	705	673	635	588	529	454	353	211			
" 6th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 7th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 8th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 9th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 10th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 11th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 12th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 13th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 14th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 15th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 16th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 17th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 18th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 19th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 20th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 21st	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 22d	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 23d	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 24th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	
" 25th	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	"	

* EXPLANATION OF TABLE.—If 20 instalments be selected, the amount of each will be \$65, for each \$1,000. insurance, payable each year for 20 years after the death of the insured. If the insured during his lifetime directs in writing, that after ten instalments of \$65, each have been paid, the beneficiary be given the right to commute the remaining ten into one sum, the then present value in cash will be \$573.

Second Option.—Or, at the written request of the insured and indorsement hereon as aforesaid, the Company upon the death of the said insured will pay twenty equal annual instalments of \$50. each to every \$1000. insurance hereunder, or the commuted present value thereof, and in such event this policy when it becomes a claim, may be exchanged for instalment certificates, as provided in the first option, together with a Deferred Annuity Policy, in accordance with the terms hereof, which shall provide that if the beneficiary hereunder be living twenty years after the death of the insured, and not otherwise, the said Company will pay thereafter to said beneficiary an annuity for life according to sum insured and the attained age of said beneficiary at the twentieth anniversary of the death of the insured specified in the annuity table marked "B," given on the second page of this policy, said table being based on \$1000. insurance. The first payment of such annuity shall be made to the beneficiary hereunder, if then living, one year from the date payable of the last or twentieth instalment as aforesaid, upon satisfactory proof of the age of said beneficiary being first given, and annually on the anniversary of such payment, and terminating with the date of the last payment preceding the death of said beneficiary; *Provided, always,* That the said Company shall be furnished at every payment of annuity with satisfactory evidence of the existence of the life of said beneficiary annuitant.

Table B.—Of deferred annuities referred to on third page of this policy, according to sum insured and the attained age of beneficiary.

ANNUITY RATE PER \$1000 INSURANCE.

Age of Beneficiary at time of twentieth anniversary of Death of Insured.	Annual Income or Annuity to begin Twenty Years after Death of Insured.	Age of Beneficiary at time of twentieth anniversary of Death of Insured.	Annual Income or Annuity to begin Twenty Years after Death of Insured.	Age of Beneficiary at time of twentieth anniversary of Death of Insured.	Annual Income or Annuity to begin Twenty Years after Death of Insured.
25	\$22.	46	\$30.	66	\$69.
26	22.	47	30.	67	74.
27	22.	48	31.	68	80.
28	22.	49	32.	69	86.
29	22.	50	33.	70	94.
30	22.	51	34.	71	103.
31	23.	52	35.	72	113.
32	23.	53	36.	73	125.
33	23.	54	37.	74	139.
34	24.	55	39.	75	156.
35	24.	56	40.	76	177.
36	24.	57	42.	77	202.
37	25.	58	44.	78	232.
38	25.	59	46.	79	270.
39	26.	60	48.	80	317.
40	26.	61	51.		
41	26.	62	54.		
42	27.	63	57.		
43	28.	64	60.		
44	28.	65	64.		
45	29				

It is especially agreed, That the first instalment under either the first or second options under this contract shall be due immediately upon receipt and approval of the proofs of death of the insured and of the justness of the claim; and subsequent instalments, if this policy be not then exchanged for instalment certificates as aforesaid, shall be paid annually thereafter on the anniversary day of the death of the insured until all instalments shall have been paid.

Copy of application upon which Policy No. is issued.

APPLICATION.

I hereby apply to THE FIDELITY MUTUAL LIFE INSURANCE COMPANY of Philadelphia, Pa., for a POLICY OF INSURANCE, to be issued in pursuance of this application, and certify as follows:

1st. That my full name is, that I was born on the day of A. D., 18...., at

2d. That I am now in good health, and am FREE from any and all diseases, sicknesses, ailments, or complaints, trivial or otherwise, except as here stated
.....

If ailment of any kind exists at this time, state character or nature of same.

3d. That my present occupation is
If more than one occupation, give all, and be specific.
prior was

4th. That I have never had or been afflicted with any sickness, disease, ailment, injury, or complaint, except as here stated:
Give full particulars as to the nature thereof, date and duration, whether trivial or otherwise—if rheumatism, state whether muscular, sciatic or inflammatory.

5th. That the last physician I consulted or who prescribed for me was Dr. of about
Give date.
for the sickness here stated:
Give nature and duration of illness, and if complete recovery, say so.

6th. That I have not consulted or been prescribed for by any physician or medical man during the last ten years, except as here stated:
Give date, nature of illness, and name of every physician for last ten years.

7th. That I have never made application for insurance on my life, or for beneficial membership to or in any company, association, fraternal benefit, or other society, upon which application no policy or benefit certificate was or has yet been issued to me, or received by me, for the full amount and kind, and at the rate applied for, and that no physician has ever given an unfavorable opinion upon my life with reference to life or benefit insurance, except as here stated:
Give name of each company, date of application, kind of policy, and amount applied for.

8th. That none of my immediate family, parents, brothers or sisters, nor, to the best of my knowledge and belief, grandparents, uncles and aunts, are now afflicted with, or ever had, or died of consumption, lung disease, scrofula, cancer, heart disease, paralysis, suicide, insanity, epilepsy, Bright's disease, diabetes, or any hereditary disease, except the following:
 Give relationship, character and duration of illness in every case. Avoid any general terms—be specific.

9th. That I am not now, and have never been, engaged in the sale or manufacture of wines, spirits, or malt liquors, either directly or indirectly, except
 Give dates and full particulars.

10th. That I do not use, and have never used, narcotics, and have never used daily exceeding two ounces of spirits, or two drinks of wines or malt liquors and have always been temperate and sober, except as stated below:

.....
 Answer must be specific—"moderately" or "occasionally" will not do. Give kind and daily quantity, and the number of times you have used them, or any of them, to extent of inebriation.

11th. That I am now insured in this Company, and that the total amount of insurance now on my life is \$. , the kinds of policies, dates of same, amounts, and respective companies being as follows:
 Give name of each company, amount, kind and date of policy.

12th. That the money to keep said policy in force will be furnished by
 13th. That the following are three intimate friends (not relatives) who have known me for the last two years:

FULL NAME.	OCCUPATION.	RESIDENCE.
.....
.....
.....

I hereby agree and bind myself as follows: That the truthfulness of each statement above made or contained, by whomsoever written, is material to the risk, and is the sole basis of the contract with the said Company; that I hereby warrant each and every statement herein made or contained to be full, complete and true; that I have signed this application in my own proper handwriting; that all provisions of law forbidding any physician who has attended or who shall or who may hereafter attend me from disclosing any and all information which he acquired or which he may or shall acquire by such attendance, together with any such provisions affecting the uses which shall

be made of this application, or any part hereof, are hereby expressly waived; that the policy issued hereon shall not become binding on the Company until the first payment due thereon shall have been actually received by the Company or its authorized agent and the policy delivered to me during my lifetime and continued good health; that no statement, to whomsoever or howsoever made, shall modify this contract or in any manner affect the rights of the Company, unless the same be reduced to writing, and be presented to and approved by the officers of the Company at the Head Office in Philadelphia, no agent of, or any other person on behalf of the Company having any power or authority to make or modify this or any contract of insurance, to grant credit, or to extend time for paying any premium, or to waive any forfeiture, or to bind the Company by making any promise, or by making or receiving any representation or information, it being agreed, that such powers can only be exercised in writing by the President, Vice-President, Actuary or Assistant Actuary of the Company at its Head Office, and shall not be delegated; that the proof of death and justness of claim shall be made upon the blank forms furnished by the Company, and shall include all information required thereby, or that may be called for by said Company in supplementary blanks; and that if any concealment or untrue statement or answer be made or contained herein, then the said policy and this contract shall be *ipso facto* null and void, and all moneys paid hereon, or on said policy, shall be forfeited to said Company; *Provided always*, that if the necessary payments be made to keep said policy in force, it shall, in the event of my death, be incontestable for the sum payable hereunder after two years; and that the policy applied for and this application shall be subject to and be construed according to the laws of the State of Pennsylvania, the place of said contract being agreed to be the Head Office of the Company in the City of Philadelphia, Pa.

Dated at this day of
19... Witness: Signature of applicant
The witness should be the soliciting agent.
applicant must be in his own proper handwriting

INCORPORATED AS A STOCK COMPANY BY THE STATE OF NEW JERSEY.

THE

PRUDENTIAL

INSURANCE COMPANY
OF AMERICA

Herby Insures the life of the person herein designated as the Insured, and agrees to pay the benefit stipulated in the following Schedule, subject to the Conditions, Privileges and Provisions contained on the second and third pages hereof, which are hereby made a part of this contract.

SCHEDULE.

NAME OF INSURED		
Age next birthday Years.	Benefit if Insured is not less than ten years of age next birthday Years.	Weekly Premium Cents

TABLE OF BENEFITS IF INSURED IS LESS THAN TEN YEARS OF AGE NEXT BIRTHDAY, FOR
A WEEKLY PREMIUM OF TEN CENTS.

BENEFIT PAYABLE IF POLICY HAS BEEN IN FORCE FOR

AGE NEXT BIRTHDAY AT DATE OF POLICY	1	2	3	4	5	6	7	8	9
Less than three months.....	\$16	\$18	\$20	\$22	\$24	\$26	\$28	\$30	\$32
More than 3 months but less than 6 months.....	20	25	30	35	38	42	45	48	50
More than 6 months but less than 9 months.....	24	28	32	36	44	52	56	60	100
More than 9 months but less than 1 year.....	30	34	40	48	58	70	100	150	240
One year.....	34	40	48	58	78	110	160	240	240
Two years.....	38	45	52	62	82	110	160	240	240
Three ".....	48	58	68	82	110	180	240	240	240
Four ".....	58	102	140	190	240	240	240	240	240
Five ".....	110	150	200	240	240	240	240	240	240
Six ".....	160	200	240	240	240	240	240	240	240
Seven ".....	200	240	240	240	240	240	240	240	240
Eight ".....	240	240	240	240	240	240	240	240	240

ONE-HALF THE ABOVE AMOUNTS WILL BE PAID FOR A WEEKLY PREMIUM OF FIVE CENTS.

SPECIAL NOTICE: NO CLAIM WILL BE PAID UNLESS INSURED IS
OVER ONE YEAR OF AGE AT DATE OF POLICY.

Alfred Ward

Vice President.

John F. Dryden

President

WHOLE LIFE POLICY

CONDITIONS.

This insurance is granted in consideration of the weekly premium herein-before stated, which shall be paid to the Company or to its authorized representative on or before every Monday during the continuance of this contract.

The amount of benefit provided in the Schedule on the first page hereof, and any additions thereto, shall be paid by the Company at its Home Office in the City of Newark, New Jersey, unto the executors, administrators or assigns of the Insured, unless settlement shall be made as provided in article second under the head of "Provisions," below, immediately upon acceptance of satisfactory proof of the death of the Insured during the continuance of this Policy.

PRIVILEGES.

If this policy is continued in force, it will become entitled to an additional benefit, cash dividends and a cash surrender value, as follows:

After Five Years—Additional Benefit.—If the insured shall die after FIVE YEARS from the date hereof, the Company will pay, in addition to the Benefit herein provided, an amount to be determined from the tables of Additional Benefits issued by the Company for the year in which death occurs.

After Fifteen Years—Cash Dividends.—At the end of FIFTEEN YEARS from the date hereof and at the end of EACH FIFTH YEAR THEREAFTER, this Policy, if in force, will be credited with a Dividend from the surplus apportioned by the Company to policies of the same class, payable in Cash to the Insured, unless payment shall be made as provided in article second under the head of "Provisions," below.

After Twenty Years—Cash Surrender Value.—At the end of TWENTY YEARS from the date hereof or at the end of ANY FIFTH YEAR THEREAFTER, the Company will pay to the Insured as a Cash Surrender Value for this Policy the amount fixed by the following table, provided this Policy is legally surrendered to the Company within three months after the end of said twenty years or of any fifth year thereafter.¹

Or, if This Policy is Lapsed After Three Years—Paid-up Policy.—If this Policy shall become forfeited for the non-payment of any premium after having been in force three full years, and the Insured shall be over thirteen years of age at date of such forfeiture, the Company will grant a non-participating Paid-up Policy in accordance with Chapter 356 of the Laws of 1895 of the State of New Jersey.

PROVISIONS.

1st. Preliminary Provision.—No claim will be paid on this Policy in case of the death of the Insured before the date hereof, nor unless on said date the Insured was alive and in sound health.

2d. Facility of Payment.—The Company may make any payment provided for in this Policy to any relative by blood or connection by marriage of the Insured, or to any other person appearing to said Company to be equitably entitled to the same by reason of having incurred expense in any way on

¹See table on following page.

CASH SURRENDER VALUE.

At end of twenty years or of any fifth year thereafter if policy is continued in force.

The amounts in the following table are based on a weekly premium of ten cents. If the weekly premium on this Policy is other than ten cents, the amounts in this table will be changed proportionately. For example, if this Policy is subject to a premium of five cents per week, the Cash Surrender Value will be one-half the amount in this table. If the premium is twenty cents per week, the Cash Surrender Value will be double the amount in this table, and so on.

AGE WHEN INSURED	End of 20 Years	End of 25 Years	End of 30 Years	End of 35 Years	End of 40 Years	AGE WHEN INSURED	End of 20 Years	End of 25 Years	End of 30 Years	End of 35 Years	End of 40 Years
2	\$17 00	\$26 00	\$36 00	\$49 00	\$63 00	37	\$39 00	\$50 00	\$60 00	\$70 00	\$79 00
3	19 00	28 00	39 00	51 00	66 00	38	39 00	50 00	60 00	70 00	79 00
4	20 00	30 00	41 00	54 00	69 00	39	39 00	49 00	60 00	69 00	78 00
5	22 00	32 00	44 00	57 00	72 00	40	38 00	49 00	59 00	68 00	76 00
6	24 00	34 00	46 00	60 00	76 00	41	38 00	49 00	59 00	67 00	75 00
7	26 00	36 00	49 00	63 00	79 00	42	38 00	48 00	57 00	66 00	73 00
8	28 00	38 00	51 00	66 00	82 00	43	38 00	47 00	56 00	64 00	71 00
9	30 00	41 00	54 00	69 00	86 00	44	38 00	47 00	56 00	64 00	71 00
10	32 00	44 00	57 00	72 00	89 00	45	37 00	46 00	54 00	62 00	69 00
11	33 00	44 00	58 00	72 00	91 00	46	37 00	46 00	54 00	61 00	68 00
12	33 00	45 00	58 00	72 00	92 00	47	36 00	45 00	52 00	59 00	66 00
13	33 00	45 00	58 00	72 00	92 00	48	36 00	44 00	52 00	59 00	65 00
14	33 00	45 00	58 00	72 00	91 00	49	36 00	44 00	51 00	58 00	64 00
15	33 00	45 00	58 00	72 00	90 00	50	35 00	42 00	49 00	56 00	63 00
16	33 00	45 00	58 00	72 00	90 00	51	35 00	42 00	49 00	55 00	60 00
17	33 00	45 00	58 00	72 00	87 00	52	33 00	40 00	47 00	53 00	58 00
18	33 00	45 00	58 00	72 00	87 00	53	33 00	40 00	46 00	52 00	56 00
19	33 00	45 00	58 00	72 00	87 00	54	32 00	39 00	45 00	51 00	55 00
20	33 00	45 00	58 00	72 00	87 00	55	31 00	37 00	43 00	48 00	52 00
21	33 00	45 00	58 00	72 00	87 00	56	30 00	37 00	42 00	47 00	50 00
22	34 00	46 00	59 00	73 00	87 00	57	30 00	36 00	41 00	46 00	50 00
23	34 00	46 00	59 00	73 00	87 00	58	29 00	35 00	40 00	45 00	49 00
24	35 00	47 00	60 00	73 00	87 00	59	27 00	33 00	38 00	42 00	46 00
25	35 00	47 00	60 00	73 00	87 00	60	27 00	32 00	37 00	40 00	44 00
26	35 00	47 00	60 00	73 00	86 00	61	26 00	31 00	36 00	.....	.....
27	36 00	48 00	60 00	73 00	86 00	62	25 00	30 00	35 00	.....	.....
28	37 00	49 00	61 00	74 00	86 00	63	24 00	29 00	33 00	.....	.....
29	37 00	49 00	61 00	74 00	86 00	64	24 00	28 00	32 00	.....	.....
30	37 00	49 00	61 00	74 00	85 00	65	23 00	27 00	30 00	.....	.....
31	38 00	50 00	62 00	74 00	85 00	66	22 00	26 00	.....	.....	.....
32	38 00	50 00	62 00	74 00	85 00	67	22 00	26 00	.....	.....	.....
33	38 00	50 00	62 00	73 00	84 00	68	22 00	25 00	.....	.....	.....
34	38 00	50 00	61 00	72 00	82 00	69	21 00	24 00	.....	.....	.....
35	39 00	50 00	61 00	72 00	82 00	70	20 00	23 00	.....	.....	.....
36	39 00	50 00	61 00	72 00	81 00	.....	.....	.....	.....	.....	.....

NOTE.—To the Cash Surrender Value, as above, if applied for, will be added the Cash Dividend for the corresponding Five-Year Dividend period, if such Dividend has not already been paid before this Policy is legally surrendered to the Company. Table of Cash Values after forty years will be furnished on application.

behalf of the Insured, for his or her burial or for any other purpose, and the production by the Company of a receipt signed by any or either of said persons or of other sufficient proof of such payment to any or either of them shall be conclusive evidence that such Benefits have been paid to the person or persons entitled thereto, and that all claims under this Policy have been fully satisfied.

3d. *Policy When Void.*—This Policy shall be void if there is in force upon the life of the Insured an Industrial Policy previously issued by this Company, unless the Policy first issued contains an endorsement, signed by

the President or Secretary, authorizing this Policy to be in force at the same time; or if any of the representations upon which this Policy is granted are not true; or if the said weekly premium shall not be paid according to the terms hereof; or if the person insured is under twelve years of age next birthday and is now or may hereafter be insured while under such age in this or any other company and the total premiums on such insurances shall exceed ten cents per week. If for any cause this Policy be or become void, all premiums paid hereon shall be forfeited to the Company except as provided herein.

4th. *Payment of Premiums*.—All premiums are payable at the Home Office of the Company, but may be paid to an authorized representative of the Company; but payments to be recognized by the Company must be entered at the time of payment in the premium receipt book belonging with this Policy. If for any reason the premium is not called for when due, by an authorized representative of the Company, it shall be the duty of the policy-holder, before said premium shall be in arrears four weeks, to bring or send said premium to the Home Office of the Company or to one of its district offices.

5th. *Period of Grace*.—Should the Insured die while the premium on this Policy is in arrears for a period not exceeding four weeks, the Company will pay the Benefits provided herein, subject to the conditions of the Policy.

6th. *Revival of Policy*.—If this Policy is lapsed for non-payment of premium, it will be revived within one year from the date to which premiums have been duly paid upon payment of all arrears, provided evidence of the insurability of the Insured satisfactory to the Company be furnished.

7th. *Alterations and Waivers*.—No person, except the President, one of the Vice-Presidents, the Secretary, the Assistant Secretary or the Actuary of the Company, can alter this contract or waive any condition, privilege or provision thereof.

8th. *Limitation*.—No suit on this Policy shall be maintainable against the Company unless brought within one year next after the date of death of the Insured.

9th. *Incontestability*.—If the Insured shall die one or more years after the date thereof, and if all due premiums shall have been paid, and full proof of death given to the Company within one year next after the death of the Insured, this Policy shall be incontestable.

10th. *Misstatement of Age*.—The Benefits provided in this policy may be adjusted for misstatement of age.

SPECIAL PRIVILEGE.

This Policy, if not satisfactory to the Insured, may be surrendered within two weeks after its date at the office of the Superintendent whose name appears on the premium receipt book accompanying this Policy, and the premiums paid hereon will be returned to the Insured.

COPY OF FRATERNAL BENEFIT CERTIFICATE ISSUED
BY THE ANCIENT ORDER OF UNITED WORKMEN

No. \$2,000

PLAN

This certificate, issued by the Supreme Lodge of the Ancient Order of United Workmen, witnesseth:

That Brother a Workman Degree Member of Lodge, No. of said order, located at in the State of is entitled to all the rights, benefits and privileges of membership in the Ancient Order of United Workmen, and to designate the beneficiary to whom the sum of *two thousand dollars* of the Beneficiary Fund of the Order shall at his death be paid (less the unpaid portion of assessments hereon, if any.)

This certificate is issued subject to, and is to be construed and controlled by the laws of the Order as they now are or as they may hereafter be changed or amended, which are hereby made a part hereof. He designates as beneficiary under the terms hereof bearing to him the relation of

No suit shall be brought for the collection of any sum due or payable under this certificate, or under any laws of the Ancient Order of United Workmen, unless the same shall be commenced within two years from the date of the death of the member named herein.

SEAL OF
SUPREME LODGE

IN WITNESS WHEREOF, the Supreme Lodge has caused this to be signed by its Supreme Master Workman and Supreme Recorder, and the seal thereof to be attached this day of one thousand nine hundred and

..... Supreme Master Workman.
..... Supreme Recorder.

I hereby accept this certificate, subject to all its conditions and the laws of the Order.

ATTEST:

SEAL OF
SUBORDINATE LODGE

WE, THE UNDERSIGNED Master Workman and Recorder of Lodge, No., do hereby certify that to us known, has this day in our presence accepted and signed the above certificate, and we hereby countersign and attach the seal of this Lodge thereto, this day of 19....

..... Master Workman.

ATTEST:

..... Recorder.

THE
In Consideration of the Stipulations herein named and of
Does Insure
from the day of 19....., at
against all direct loss or damage
To an amount not exceeding
to the following described property while located and contained in

In Policies in actual use this blank space is much larger than the one above.

1 This company shall not be liable beyond the actual cash value of the property at the time any loss or damage
2 for depreciation however caused, and shall in no event exceed what it would then cost the insured to repair or
3 pany, or, if they differ, then by appraisers, as hereinafter provided; and, the amount of loss or damage having
4 ascertainment, estimate, and satisfactory proof of the loss have been received by this company in accordance with
5 ascertained or appraised value, and also to repair, rebuild, or replace the property lost or damaged with other of
6 its intention so to do; but there can be no abandonment to this company of the property described.

7 This entire policy shall be void if the insured has concealed or misrepresented, in writing or otherwise, any matter
8 fact or circumstance concerning this insurance or the subject thereof; or if the interest of the insured in the property
9 truly stated herein; or in case of any fraud or false swearing by the insured touching any matter relating to this insurance
10 the subject thereof, whether before or after a loss.

11 This entire policy, unless otherwise provided by agreement indorsed hereon or added hereto, shall be void if
12 sured now has or shall hereafter make or procure any other contract of insurance, whether valid or not, on property
13 in whole or in part by this policy; or if the subject of insurance be a manufacturing establishment and it be operated in
14 or in part at night later than 10 o'clock, or if it cease to be operated for more than ten consecutive days; or if the hazard
15 increased by any means within the control or knowledge of the insured; or if mechanics be employed in building, altering
16 repairing the within-described premises for more than fifteen days at any one time; or if the interest of the insured be
17 than unconditional and sole ownership; or if the subject of insurance be a building on ground not owned by the insured
18 fee-simple; or if the subject of insurance be personal property and be or become incumbered by a chattel mortgage; or
19 the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property covered
20 by virtue of any mortgage or trust deed; or if any change, other than by the death of an insured, take place in
21 terest, title, or possession of the subject of insurance (except change of occupants without increase of hazard), whether
22 process or judgment or by voluntary act of the insured, or otherwise; or if this policy be assigned before a loss; or if illuminating
23 gas or vapor be generated in the described building (or adjacent thereto) for use therein; or if (any usage or custom of
24 manufacture to the contrary notwithstanding) there be kept, used, or allowed on the above-described premises, benzine,
25 dynamite, ether, fireworks, gasoline, greek fire, gunpowder exceeding twenty-five pounds in quantity, naphtha, nitro-glycerine,
26 or other explosives, phosphorus, or petroleum or any of its products of greater inflammability than kerosene oil of the
27 States standard (which last may be used for lights and kept for sale according to law, but in quantities not exceeding five
28 provided it be drawn and lamps filled by daylight or at a distance not less than ten feet from artificial light); or if a building
29 herein described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied and so remain
30 ten days.

31 This company shall not be liable for loss caused directly or indirectly by invasion, insurrection, riot, civil war or
32 rebellion, or military or usurped power, or by order of any civil authority; or by theft; or by neglect of the insured to use
33 reasonable means to save and preserve the property at and after a fire or when the property is endangered by fire in
34 premises; or (unless fire ensues, and, in that event, for the damage by fire only) by explosion of any kind, or lightning.
35 liability for direct damage by lightning may be assumed by specific agreement hereon.

36 If a building or any part thereof fall, except as the result of fire, all insurance by this policy on such building or its
37 shall immediately cease.

38 This company shall not be liable for loss to accounts, bills, currency, deeds, evidences of debt, money, notes, or securities,
39 nor, unless liability is specifically assumed hereon, for loss to awnings, bullion, casts, curiosities, drawings, dies, implements,
40 jewels, manuscripts, medals, models, patterns, pictures, scientific apparatus, signs, store or office furniture or fixtures, securities,
41 tools, or property held on storage or for repairs; nor, beyond the actual value destroyed by fire, for loss occasioned by or
42 or law regulating construction or repair of buildings, or by interruption of business, manufacturing processes, or otherwise,
43 for any greater proportion of the value of plate glass, frescoes, and decorations than that which this policy shall bear to the
44 insurance on the building described.

45 If an application, survey, plan, or description of property be referred to in this policy it shall be a part of this contract
46 a warranty by the insured.

47 In any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent
48 company.

49 This policy may by a renewal be continued under the original stipulations, in consideration of premium for the

FIRE INSURANCE COM

ions herein named and of

19....., at noon, to the.....day

inst all direct loss or damage by fire, except as hereinafter provided.

while located and contained as described herein, and not elsewhere,

in actual use this blank space is much larger than here shown, and is used for inserting a description of the proper

value of the property at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated, what it would then cost the insured to repair or replace the same with material of like kind and quality; said ascertained; and, the amount of loss or damage having been thus determined, the sum for which this company is liable pursuant to the terms of this policy, shall be paid to the insured. It shall be optional, however, with the insured, to have the loss or damage ascertained by the company, or to have the same ascertained by a competent appraiser, and the amount of loss or damage so ascertained to be paid to the insured.

been received by this company in accordance with the terms of this policy. It shall be optional, however, without placing the property lost or damaged with other of like kind and quality within a reasonable time on giving notice, with company of the property described.

and presented, including or otherwise, any material of; or if the interest of the insured in the property be not insured touching any matter relating to this insurance or

nsured hereon or added hereto, shall be void if the interest of insurance, whether valid or not, on property covered in manufacturing establishment and it be operated in whole or in part for more than ten consecutive days; or if the hazard be increased; or if mechanics be employed in building, altering, or repairing any one time; or if the interest of the insured be otherwise than as herein set forth; or if the insured be a building on ground not owned by the insured in fee simple or become incumbered by a chattel mortgage; or if, with the consent or notice given of sale of any property covered by this policy, the interest of the insured be taken away (other than by the death of an insured, take place in the interest of occupants without increase of hazard), whether by legal or by agreement, or if this policy be assigned before a loss; or if illuminating gas be used (other than for the use of the insured); or if (any usage or custom of trade or manufacture) be allowed on the above-described premises, benzine, benzole, gasoline, or any other fuel or oil, weighing twenty-five pounds in quantity, naphtha, nitro-glycerine, or any other substance of greater inflammability than kerosene oil of the United States, according to law, but in quantities not exceeding five barrels, or less than ten feet from artificial light; or if a building be or become vacant or unoccupied and so remain for more than one month.

all insurance by this policy on such building or its contents

ency, deeds, evidences of debt, money, notes, or securities; rings, bullion, casts, curiosities, drawings, dies, implements, ratus, signs, store or office furniture or fixtures, sculpture, all value destroyed by fire, for loss occasioned by ordinance or regulation of business, manufacturing processes, or otherwise; nor

ferred to in this policy it shall be a part of this contract and

y authorized in writing, shall be deemed the agent of this

that part of this policy in excess of its proportion of any loss for the ensuing five days only, cover the property so removed, excess of this policy shall cover therein for such five days in to the value in all such new locations; but this company shall liable beyond the proportion that the amount hereby insured of fire, whether the same cover in new location or not.

from further damage, forthwith separate the damaged and make a complete inventory of the same, stating the quantity within sixty days after the fire, unless such time is extended by the company, signed and sworn to by said insured, stating the known interest of the insured and of all others in the property; all incumbrances thereon; all other insurance, whether valid or not, and schedules in all policies; any changes in the title since the issuing of this policy; by whom and for what purpose occupied at the time of fire; and shall furnish, if required, machinery destroyed or damaged; and shall also, if required, furnish a statement in the claim as a creditor or otherwise, nor related to the circumstances and believes the insured has public shall certify.

The insured, as often as required, shall exhibit to any
herein described, and submit to examinations under oath
as often as required, shall produce for examination all books
thereof if originals be lost, at such reasonable place as
permit extracts and copies thereof to be made.

In the event of disagreement as to the amount of loss and disinterested appraisers, the insured and this company and disinterested umpire; the appraisers together shall then damage, and, failing to agree, shall submit their differences the amount of such loss; the parties thereto shall pay the expenses of the appraisal and umpire.

This company shall not be held to have waived any provision, requirement, act, or proceeding on its part relating to the premium, which shall not become payable until sixty days after the notice required have been received by this company, including an amount of

If this company shall claim that the fire was caused by the
action of the lightning, the company will be liable for the loss.

INSURANCE COMPANY

Dollars Premium

for the term of

the day of 19....., at noon,

except as hereinafter provided,

Dollars,

herein, and not elsewhere, to wit:

is used for inserting a description of the property insured.

loss or damage shall be ascertained or estimated according to such actual cash value, with proper deduction 1
with material of like kind and quality ; said ascertainment or estimate shall be made by the insured and this com- 2
ed, the sum for which this company is liable pursuant to this policy shall be payable sixty days after due notice, 3
his policy. It shall be optional, however, with this company to take all, or any part, of the articles at such 4
y within a reasonable time on giving notice, within thirty days after the receipt of the proof herein required, of 5
6

property covered by this policy is so endangered by fire as to require removal to a place of safety, and is so removed, 60
part of this policy in excess of its proportion of any loss and of the value of property remaining in the original location shall, 61
ensuing five days only, cover the property so removed in the new location ; if removed to more than one location, such 62
of this policy shall cover therein for such five days in the proportion that the value in any one such new location bears 63
value in all such new locations ; but this company shall not, in any case of removal, whether to one or more locations, be 64
beyond the proportion that the amount hereby insured shall bear to the total insurance on the whole property at the time 65
whether the same cover in new location or not. 66

If fire occur, the insured shall give immediate notice of any loss thereby in writing to this company, protect the property 67
further damage, forthwith separate the damaged and undamaged personal property, put it in the best possible order, 68
complete inventory of the same, stating the quantity and cost of each article and the amount claimed thereon ; and, 69
sixty days after the fire, unless such time is extended in writing by this company, shall render a statement to this com- 70
mpany and sworn to by said insured, stating the knowledge and belief of the insured as to the time and origin of the fire ; 71
rest of the insured and of all others in the property ; the cash value of each item thereof and the amount of loss thereon ; 72
embrances thereon ; all other insurance, whether valid or not, covering any of said property ; and a copy of all the descrip- 73
tive schedules in all policies ; any changes in the title, use, occupation, location, possession, or exposures of said property 74
issuing of this policy ; by whom and for what purpose any building herein described and the several parts thereof were 75
at the time of fire ; and shall furnish, if required, verified plans and specifications of any building, fixtures, or 76
any destroyed or damaged ; and shall also, if required, furnish a certificate of the magistrate or notary public (not inter- 77
ested in the claim as a creditor or otherwise, nor related to the insured) living nearest the place of fire, stating that he has 78
had the circumstances and believes the insured has honestly sustained loss to the amount that such magistrate or notary 79
shall certify. 80

The insured, as often as required, shall exhibit to any person designated by this company all that remains of any property 81
described, and submit to examinations under oath by any person named by this company, and subscribe the same ; and, 82
as required, shall produce for examination all books of account, bills, invoices, and other vouchers, or certified copies 83
if originals be lost, at such reasonable place as may be designated by this company or its representative, and shall 84
extracts and copies thereof to be made. 85

In the event of disagreement as to the amount of loss the same shall, as above provided, be ascertained by two competent 86
interested appraisers, the insured and this company each selecting one, and the two so chosen shall first select a competent 87
interested umpire ; the appraisers together shall then estimate and appraise the loss, stating separately sound value and 88
amount, and, failing to agree, shall submit their differences to the umpire ; and the award in writing of any two shall determine 89
amount of such loss ; the parties thereto shall pay the appraiser respectively selected by them and shall bear equally the 90
costs of the appraisal and umpire. 91

This company shall not be held to have waived any provision or condition of this policy or any forfeiture thereof by any 92
written, act, or proceeding on its part relating to the appraisal or to any examination herein provided for ; and the loss 93
shall not become payable until sixty days after the notice, ascertainment, estimate, and satisfactory proof of the loss herein 94
have been received by this company, including an award by appraisers when appraisal has been required. 95

This company shall not be liable under this policy for a greater proportion of any loss on the described property, or for 96
the cost and expense of removal from premises endangered by fire, than the amount hereby insured shall bear to the whole 97
value, whether valid or not, or by solvent or insolvent insurers, covering such property, and the extent of the application 98
of insurance under this policy or of the contribution to be made by this company in case of loss, may be provided for by 99
any or condition written hereon or attached or appended hereto. Liability for re-insurance shall be as specifically agreed 100

This company shall claim that the fire was caused by the act or neglect of any person or corporation, private or muni- 101

1 This company shall not be liable beyond the actual cash value of the property at the time any loss or damage
2 for depreciation however caused, and shall in no event exceed what it would then cost the insured to repair or
3 company, or, if they differ, then by appraisers, as hereinafter provided; and, the amount of loss or damage having
4 ascertainment, estimate, and satisfactory proof of the loss have been received by this company in accordance with
5 ascertained or appraised value, and also to repair, rebuild, or replace the property lost or damaged with other of
6 its intention so to do; but there can be no abandonment to this company of the property described.

7 This entire policy shall be void if the insured has concealed or misrepresented, in writing or otherwise, any
8 fact or circumstance concerning this insurance or the subject thereof; or if the interest of the insured in the property
9 truly stated herein; or in case of any fraud or false swearing by the insured touching any matter relating to this insurance
10 the subject thereof, whether before or after a loss.

11 This entire policy, unless otherwise provided by agreement indorsed hereon or added hereto, shall be void if
12 sured now has or shall hereafter make or procure any other contract of insurance, whether valid or not, on property
13 in whole or in part by this policy; or if the subject of insurance be a manufacturing establishment and it be operated in
14 or in part at night later than 10 o'clock, or if it cease to be operated for more than ten consecutive days; or if the hazard
15 increased by any means within the control or knowledge of the insured; or if mechanics be employed in building, altering
16 repairing the within-described premises for more than fifteen days at any one time; or if the interest of the insured be
17 than unconditional and sole ownership; or if the subject of insurance be a building on ground not owned by the insured
18 fee-simple; or if the subject of insurance be personal property and be or become incumbered by a chattel mortgage; or
19 the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale of any property covered
20 policy by virtue of any mortgage or trust deed; or if any change, other than by the death of an insured, take place in
21 interest, title, or possession of the subject of insurance (except change of occupants without increase of hazard), whether
22 process or judgment or by voluntary act of the insured, or otherwise; or if this policy be assigned before a loss; or if illuminating
23 gas or vapor be generated in the described building (or adjacent thereto) for use therein; or if (any usage or custom of
24 manufacture to the contrary notwithstanding) there be kept, used, or allowed on the above-described premises, benzine,
25 dynamite, ether, fireworks, gasoline, greek fire, gunpowder exceeding twenty-five pounds in quantity, naphtha, nitro-glycerine
26 or other explosives, phosphorus, or petroleum or any of its products of greater inflammability than kerosene oil of the
27 States standard (which last may be used for lights and kept for sale according to law, but in quantities not exceeding five
28 provided it be drawn and lamps filled by daylight or at a distance not less than ten feet from artificial light); or if a building
29 herein described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied and so remain
30 ten days.

31 This company shall not be liable for loss caused directly or indirectly by invasion, insurrection, riot, civil war or
32 rebellion, or military or usurped power, or by order of any civil authority; or by theft; or by neglect of the insured to use
33 reasonable means to save and preserve the property at and after a fire or when the property is endangered by fire in
34 premises; or (unless fire ensues, and, in that event, for the damage by fire only) by explosion of any kind, or lightning
35 liability for direct damage by lightning may be assumed by specific agreement hereon.

36 If a building or any part thereof fall, except as the result of fire, all insurance by this policy on such building or its contents
37 shall immediately cease.

38 This company shall not be liable for loss to accounts, bills, currency, deeds, evidences of debt, money, notes, or securities
39 nor, unless liability is specifically assumed hereon, for loss to awnings, bullion, casts, curiosities, drawings, dies, implements,
40 jewels, manuscripts, medals, models, patterns, pictures, scientific apparatus, signs, store or office furniture or fixtures, securities,
41 tools, or property held on storage or for repairs; nor, beyond the actual value destroyed by fire, for loss occasioned by or
42 or law regulating construction or repair of buildings, or by interruption of business, manufacturing processes, or otherwise,
43 for any greater proportion of the value of plate glass, frescoes, and decorations than that which this policy shall bear to the
44 insurance on the building described.

45 If an application, survey, plan, or description of property be referred to in this policy it shall be a part of this contract
46 a warranty by the insured.

47 In any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent
48 company.

49 This policy may by a renewal be continued under the original stipulations, in consideration of premium for the next
50 term, provided that any increase of hazard must be made known to this company at the time of renewal or this policy shall
51 be canceled.

52 This policy shall be canceled at any time at the request of the insured; or by the company by giving five days' notice
53 such cancellation. If this policy shall be canceled as hereinbefore provided, or become void or cease, the premium having
54 actually paid, the unearned portion shall be returned on surrender of this policy or last renewal, this company retaining the
55 temporary short rate; except that when this policy is canceled by this company by giving notice, it shall retain only the premium.

56 If, with the consent of this company, an interest under this policy shall exist in favor of a mortgagee or of any person
57 corporation having an interest in the subject of insurance other than the interest of the insured as described herein, the
58 stipulations hereinbefore contained shall apply in the manner expressed in such provisions and conditions of insurance relating
59 interest as shall be written upon, attached, or appended hereto.

60 This policy is made and accepted subject to the foregoing stipulations and conditions, together with such other provisions
61 company shall have power to waive any provision or condition of this policy except such as by the terms of this policy may
62 have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written
63 unless so written or attached.

64 In Witness Whereof, this company has executed and attested these presents this.....

65 This Policy shall not be valid until Countersigned by the duly authorized Agent of the Company at.....

in actual use this blank space is much larger than here shown, and is used for inserting a description of the proper

ue of the property at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated, what it would then cost the insured to repair or replace the same with material of like kind and quality; said ascertained; and, the amount of loss or damage having been thus determined, the sum for which this company is liable pursuant to the terms of this policy.

been received by this company in accordance with the terms of this policy. It shall be optional, however, with the company to replace the property lost or damaged with other of like kind and quality within a reasonable time on giving notice, without expense to the company of the property described.

or misrepresented, in writing or otherwise, any material of; or if the interest of the insured in the property be not insured touching any matter relating to this insurance or

irectly by invasion, insurrection, riot, civil war or commo-
; or by theft ; or by neglect of the insured to use all rea-
or when the property is endangered by fire in neighboring
by fire only) by explosion of any kind, or lightning ; but
reement hereon.

all insurance by this policy on such building or its contents

ency, deeds, evidences of debt, money, notes, or securities; bullion, casts, curiosities, drawings, dies, implements, apparatus, signs, store or office furniture or fixtures, sculpture, and value destroyed by fire, for loss occasioned by ordinance or act of war, or by the actual or threatened interruption of business, manufacturing processes, or otherwise; nor corporations than that which this policy shall bear to the whole

ferred to in this policy it shall be a part of this contract and
the said insurance shall be included in the cost of this

1 stipulations, in consideration of premium for the renewed
s company at the time of renewal or this policy shall be void.
insured ; or by the company by giving five days' notice of
voided, or become void or cease, the premium having been
paid for this policy or last renewal, this company retaining the cus-
tomer by giving notice it shall retain only the pro rata

policy shall exist in favor of a mortgagee or of any person or the interest of the insured as described herein, the conditions and provisions and conditions of insurance relating to such

lations and conditions, together with such other provisions, agreements, or conditions as may be indorsed hereon or added to this policy except such as by the terms of this policy may be the subject of agreement indorsed hereon or added hereto, and as to such other conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting

Attributed to this document

Editorial author is a 1st Author of the Corresponding Author.

Agent.

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COPY OF LLOYD'S FORM OF POLICY

S. G. BE IT KNOWN THAT as well in own name
===== as for and in the name of all and every other person or persons
f to whom the same doth, may, or shall appertain, in part or in
===== all, doth make assurance and cause and them and every
of them to be insured, lost or not lost, at and from

upon any kinds of goods and merchandises and also upon the body, tackle, apparel, ordnance, munition, artillery, boat, and other furniture, of and in the good ship or vessel called the , whereof is master, under God for this present voyage, , or whosoever else shall go for Master in the said ship or by whatsoever other name or names the same ship, or the Master thereof, is or shall be named or called, beginning the adventure upon the said goods and merchandises from the loading thereof aboard the said ship, upon the said ship, her tackle, apparel, etc., and shall so continue and endure, during her abode there, upon the said ship, etc.; and further until the said ship, with all her ordnance, tackle, apparel, etc., and goods and merchandises whatsoever, shall be arrived at port of discharge as above and upon the said ship, etc., until she hath moored at anchor twenty-four hours in good safety, and upon the goods and merchandises until the same be there discharged and safely landed; and it shall be lawful for the said ship, etc., in this voyage to proceed and sail to, and touch and stay at any port or place whatsoever, without prejudice to this Insurance. The said ship, her tackle, apparel, etc., goods and merchandise, etc., for so much as concerns the assured, by agreement between the assured and assurers in this Policy, are and shall be valued at

Touching the adventures and perils which we, the Assurers, are contented to bear and do take upon us in this voyage, they are: of the seas, men-of-war, fire, enemies, pirates, rovers, thieves, jettisons, letters of mart and counter-mart, surprisal, taking at sea, arrests, restraints, and detainments of all Kings, Princes, and People, of what nation, condition or quality soever: barratry of the Master and Mariners, and of all perils, losses, and misfortunes, that have or shall come to the hurt, detriment or damage of the said goods and merchandises and ship, tackle, apparel, etc., or any part thereof; and in case of any loss or misfortune, it shall be lawful to the Assured, their factors, servants, and assigns, to sue, labour, and travel for, in and about the defence, safeguard, and recovery of the said goods and merchandises and ship, etc., or any part thereof, without prejudice to this Insurance; to the charges whereof we, the Assurers, will contribute each one according to the rate and quantity of his sum herein assured. And it is agreed by us, the Insurers, that this Writing or Policy of Assurance shall be of as much force and effect as the surest Writing or Policy of Assurance heretofore made in Lombard Street,

or in the Royal Exchange, or elsewhere in London. And so we, the Assurers, are contented, and do hereby promise and bind ourselves, each one for his own part, our heirs, executors, and goods, to the Assured, their executors, administrators, and assigns, for the true performance of the premises, confessing ourselves paid the consideration due unto us for this Assurance by the Assured at and after the rate of

In Witness whereof we the Assurers have subscribed our names and sums assured in

(*Signatures of the Underwriters*)

N. B.—Corn, fish, salt, fruit, flour and seed are warranted free from Average, unless general, or the ship be stranded: sugar, tobacco, hemp, flax, hides and skins are warranted free from Average under Five Pounds per cent.; and all other goods, also the ship and freight, are warranted free from Average under Three Pounds per cent., unless general, or the ship be stranded.

SPECIMEN OF AN INSURANCE POLICY ON VESSEL

BY THE ATLANTIC MUTUAL INSURANCE COMPANY. [No.] *ON ACCOUNT OF*

In case of loss to be paid in funds current in the United States, or in the city of New York, to

Do	make Insurance, and cause	the	day of	190	, at noon, until the	day of	190	, at noon
	if on a passage on the expiration of the term, with liberty to the assured to renew the Policy for one, two or three months, at the same rate of premium, if application be made to the Company on or before the expiration of the first term. The risk, however, is to terminate at any port a vessel which she may first arrive during the said extended time, on her being moored therein twenty-four hours in good safety; a pro rata premium to be returned for each entire month not entered upon of the extended time, there being no loss or other claims made. Warranted not to use ports on the Continent of Europe north of Hamburg, between 1st November and 1st March; nor the Gulf of River St. Lawrence, except between the 1st of June and 15th of September; nor foreign ports and places in the Gulf of Mexico, nor ports or places on the West coast of America north of Puget Sound, during the period insured; nor to load more than her registered under deck tonnage capacity with lead, marble, coal, and or iron, on any one passage; (excepting on coastwise passages between Atlantic ports of the United States). Each passage subject to separate average.							
	upon the body, tackle, apparel and other furniture of the good.....called the							
	.....wherof is master for this present voyage,							
	.....in the said vessel, or by whatever other name or names the said vessel, or the master thereof, is or shall be named or called.							
	AND it shall and may be lawful for the said vessel, in her voyage, to proceed and sail to touch and stay at, any ports or places, if thereunto obliged by stress of weather or other unavoidable							

AND IT IS FURTHER AGREED that if the vessel becomes unseaworthy or disabled while to said other vessel, hereinafter referred to as the "vessel", and shall pay, any sum or sums for damages or expenses incurred by the vessel in consequence of the vessel becoming unseaworthy or disabled, shall be paid to the vessel, and shall be held liable to pay, and shall pay, any sum or sums for damages or expenses incurred by the vessel in consequence of the vessel becoming unseaworthy or disabled, shall be paid to the vessel, and shall be held liable to pay, by reason of loss of life or personal injury or any individual may sustain in any cause whatsoever.

Warranted by the assured not to use any of the Guano Islands, nor to load Lime under deck. In case of claim for loss or damage, a deduction of one-third from the cost of repairing or replacing the same shall be made, after deducting the value of the old materials, except in the case of anchors, and of sheathing of copper or other metal; a deduction of one-fortieth from the expense of repairing or replacing the metal sheathing, or any part thereof, (after first deducting the value of the old metal and nails), shall be made for every month since the vessel was last sheathed until the expiration of forty months, after which time the cost of re-metalling or repairing the same shall be wholly borne by the assured. If a technical total loss be claimed, similar deductions shall be made from the estimated repairs, and unless the net cost thereof would exceed a moiety of the insured value of the vessel, as expressed in this policy, after making such deductions, the loss shall be deemed partial only.

able accident, without prejudice to this insurance. The said vessel, tackle, etc., hereby insured, are valued at

without any further account to be given by the assured, to the assured, or any of them, for the same.

TOUCHING the adventures and perils which the said ATLANTIC MUTUAL INSURANCE COMPANY is contented to bear, and takes upon itself in this voyage, they are of the *seas, men-of-war, fires, enemies, pirates, ravers, thieves, jettisons, letters of mart and counter-mart, reprisals, takings at sea, arrests, restraints and detainments of all kings, princes or people of what nation, condition or quality soever, barratry of the master and mariners, and all other perils, losses and misfortunes, that have or shall come to the hurt, detriment or damage of the said vessel, or any part thereof.* AND in case of any loss or misfortune, it shall be lawful and necessary to and for the assured, factors, servants and assigns, to sue, labor and travel for, in and about the defence, safeguard and recovery of the said vessel, or any part thereof, without prejudice to this insurance, to the charges whereof, the said Insurance Company will contribute according to the rate and quantity of the sum herein insured, nor shall the acts of the insured or insurers, in recovering, saving and preserving the property insured, in case of disaster, be considered a waiver or an acceptance of an abandonment; having been paid the consideration for this insurance, by the assured or assigns, at and after the rate of

AND in case of loss, such loss to be paid in thirty days after proof of loss, and proof of interest in the said (the amount of the Note given for the premium, if unpaid, being first deducted), but no partial loss or particular average shall in any case be paid, unless amounting to *five per cent.* PROVIDED ALWAYS, and it is hereby further agreed, That if the said assured shall have made any other assurance upon the premises aforesaid, prior in day of date to this policy, then the said ATLANTIC MUTUAL INSURANCE COMPANY shall be answerable only for so much as the amount of such prior assurance may be deficient towards fully covering the premises hereby assured; and the said ATLANTIC MUTUAL INSURANCE COMPANY shall return the premium upon so much of the sum by them assured, as they shall be by such prior assurance exonerated from. AND in case of any insurance upon the said premises, subsequent in day of date to this policy, the said ATLANTIC MUTUAL INSURANCE COMPANY shall nevertheless be answerable for the full extent of the sum by them subscribed hereto, without right to claim contribution from such subsequent assured, and shall accordingly be entitled to retain the premium by them received, in the same

such proofs are taken.
Proof of loss to be authenticated by the Agent of the Company, if there be one at the place

SUM INSURED

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Warranted by the assured, free from claim on account of capture, seizure, detention or detin-
commodations, riots, or by the acts of officers or other persons acting in the name of their
whether before or after declaration of war.

PREMIUM

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manner as if no such subsequent assurance had been made. Other insurance upon the premises aforesaid, of date the same day as this policy, shall be deemed simultaneous herewith, and the said ATLANTIC MUTUAL INSURANCE COMPANY shall not be liable for more than a ratable contribution in the proportion of the sum by them insured to the aggregate of such simultaneous insurance. It is ALSO AGREED, that the property be warranted by the assured free from any charge, damage or loss, which may arise in consequence of a seizure or detention, for or on account of any illicit or prohibited trade or any trade in articles contraband of war. AND it is further agreed, That in case a total loss shall be claimed, for or on account of any damage or charge to the said vessel, the only basis of ascertaining her value shall be her valuation in this policy, and if not valued herein, then her actual value at the time of the inception of this risk at the port to which she then belonged. AND LASTLY, it is agreed, that if the above vessel, upon a regular survey, should thereby be declared unseaworthy, by reason of her being unsound or rotten, or incapable of prosecuting her voyage on account of her being unsound or rotten, then the assureds shall not be bound to pay their subscription on this Policy.

Warranted not to abandon in case of capture, seizure, or detention, until after condemnation of the property insured; nor until ninety days after notice of said condemnation is given to this Company. Also warranted not to abandon in case of blockade, and free from any expense in consequence of capture, seizure, detention or blockade, but in the event of blockade, to be at liberty to proceed to an open port and there end the voyage.

IN WITNESS WHEREOF, the President or Vice-President of the said ATLANTIC MUTUAL INSURANCE COMPANY hath hereunto subscribed his name, and the sum insured, and caused the same to be attested by their Secretary in NEW-YORK, the day of
one thousand nine hundred and
If the voyage aforesaid shall have been begun and shall have terminated before the date of this policy, then there shall be no return of premium in account of such termination of the voyage.
In all cases of return of premium, in whole or in part, *one-half per cent.*, upon the sum insured, is to be retained by the assureds.

.....
President.
Secretary.

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SPECIMEN OF INSURANCE POLICY ON CARGO

BY THE ATLANTIC MUTUAL INSURANCE COMPANY. [No.]

.....ON ACCOUNT OF

In case of loss to be paid in funds current in the
United States, or in the city of New York, to

Do make Insurance and cause to be insured, lost or not lost, at and from

upon all kinds of lawful goods and merchandises, laden or to be laden on board

the good..... called the or whoever else shall go for master in the said vessel, or by whatever other name or names the said vessel, or the master thereof, is or shall be named or called.

BEGINNING the adventure upon the said goods and merchandises from and immediately following the loading thereof on board of the said vessel, at as aforesaid, and so shall continue and endure until the said goods and merchandises shall be safely landed at as aforesaid. AND it shall and may be lawful for the said vessel, in her voyage, to proceed and sail to, touch and stay at, any ports or places, if thereto obliged by stress of weather, or other unavoidable accident, without prejudice to this insurance. The said goods and merchandises, hereby insured, are valued (premium included) at

Touching the adventures and perils which the said ATLANTIC MUTUAL INSURANCE COMPANY is contented to bear, and takes upon itself in this voyage, they are of the *seas, men-of-war, fires, enemies, pirates, robbers, thieves, jettisons, letters of mart and counter-mart, reprisals, takings at sea, arrests, restraints and detainers of all kings, princes or people of what nation, condition or quality soever, barratry of the master and mariners, and all other perils, losses and misfortunes, that have or shall come to the hurt, detriment or damage of the said goods and merchandises, or any part thereof.* AND in case of any loss or misfortune, it shall be lawful and necessary to and for the assured, factors, servants and assigns, to sue, labor and travel for, in and about the defence, safeguard and recovery of the said goods and merchandises or any part thereof, without prejudice to this insurance; nor shall

Warraanted by the assured not to be loaded in, excess of her registered tonnage with higher load, marble, stone, also warraanted not to be loaded with lime, coal of iron; and his certificate as to the proper loading and sea-worthiness obtained.

12.] Warranted by the assured free from claim on account of capture, seizure, detention or destruction, by or arising from hostile forces, civil commotions, riots or by the acts of officers or other persons acting in the name of belligerents, or in pursuing warlike operations whether before or after declaration of war.

the acts of the insured or insurers, in recovering, saving and preserving the property insured, in case of disaster, be considered a waiver or an acceptance of an abandonment; to the charges whereof, the said Insurance Company will contribute according to the rate and quantity of the sum herein insured, having been paid the consideration for this insurance, by the assured or assigns, at and after the rate of

AND in case of loss, such loss to be paid in thirty days after proof of loss, and proof of interest in the said premises aforesaid, prior in day of date to this policy, then the said ATLANTIC MUTUAL INSURANCE COMPANY shall be answerable only for so much as the amount of such prior assurance may be deficient towards fully covering the premises hereby assured, and the said ATLANTIC MUTUAL INSURANCE COMPANY shall return the premium upon so much of the sum by them assured, as they shall be by such prior assurance exonerated from. AND in case of any insurance upon the said premises, subsequent in day of date to this policy, the said ATLANTIC MUTUAL INSURANCE COMPANY shall nevertheless be answerable for the full extent of the sum by them subscribed hereto, without right to claim contribution from such subsequent assurers, and shall accordingly be entitled to retain the premium by them received, in the same manner as if no such subsequent assurance had been made. Other insurance upon the premises aforesaid, on date the same day as this policy, shall be deemed simultaneous herewith; and the said ATLANTIC MUTUAL INSURANCE COMPANY shall not be liable for more than a ratable contribution in the proportion of the sum by them insured to the aggregate of such simultaneous insurance. IT IS ALSO AGREED, that the property be warranted by the assured free from any charge, damage or loss, which may arise in consequence of a seizure or detention, for or on account of any illicit or prohibited trade or any trade in articles contraband of war.

Warranted not to abandon in cases of capture, seizure, or detention, until after condemnation of the property insured; nor until ninety days after notice of condemnation is given to this Company. Also warranted not to abandon in case of blockade, and free from any expense in consequence of capture, seizure, detention or blockade; but in the event of blockade, to be at liberty to proceed to an open port and there end the voyage.

IN WITNESS WHEREOF, the President or Vice-President of the said ATLANTIC MUTUAL INSURANCE COMPANY hath hereunto subscribed his name, and the sum insured, and caused the same to be attested by their Secretary, in New-York, the day of

MEMORANDUM. It is also agreed, that bar, bundle, rod, hoop and sheet iron, wire of all kinds, tin plates, steel, madder, sumac, wicker-ware and willow (manufactured or otherwise), salt, grain of all kinds, tobacco, indian meal, fruits (whether preserved or otherwise), cheese, dry fish, hay, vegetables and roots, rags, hempen yarn, bags, cotton bagging, and other articles used for bags or bagging, pleasure carriages, household furniture, skins and hides, musical instruments, looking glasses, and all other articles that are perishable in their own nature, are warranted by the assured free from average, unless general; hemp, tobacco stems, matting and cassia, except in

such proof of loss to be authenticated by the Agent of the Company, it there be one at the place

SUM INSURED

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PREMIUM

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boxes, free from average under *twenty per cent.*, unless general; and sugar, flax, flax-seed and bread, are warranted by the assured free from average under *seven per cent.*, unless general; and coffee in bags or bulk, pepper in bags or bulk, and rice, free from average under *ten per cent.*, unless general.

Warranted by the insured free from damage or injury, from dampness, change of flavor, or being spotted, discolored, musty or mouldy, except caused by actual contact of sea water with the articles damaged, occasioned by sea perils. In case of partial loss by sea damage to dry goods, cutlery or other hardware, the loss shall be ascertained by a separation and sale of the portion only of the packages so damaged, and not otherwise; and the same practice shall obtain as to all other merchandise as far as practicable. Not liable for leakage on molasses or other liquids, unless occasioned by stranding or collision with another vessel.

If the voyage aforesaid shall have been begun and shall have terminated before the date of this policy, then there shall be no return of premium on account of such termination of the voyage.
In all cases of return of premium, in whole or in part, *one-half per cent.*, upon the sum insured, is to be retained by the assurers.

President.

Secretary.

POLICY OF ACCIDENT INSURANCE.

IN CONSIDERATION OF..... dollars premium and the statements contained in the Schedule of Statements attached hereto and hereby made a part hereof, which statements the Insured makes and warrants to be true by the acceptance of this Policy, the United States Casualty Company, herein called the Company, *insures*, subject to the provisions and definitions and limits herein,

..... of

herein called the Insured, for one year beginning at noon, standard time, on the day of, 190..., *against loss* as herein provided caused by bodily injury effected exclusively and directly by external and violent and accidental means which, independently of any and all other causes, immediately and wholly and continuously disables him, to wit:

SINGLE INDEMNITIES:

Loss of Life	\$5,000.00	Loss of One Hand	\$2,000.00
Loss of Both Eyes.....	5,000.00	Loss of One Foot,	2,000.00
Loss of Both Hands	5,000.00	Loss of One Eye	1,700.00
Loss of Both Feet	5,000.00	Total Loss of Time	25.00
Loss of One Hand and One Foot	5,000.00	Per Week, not to Exceed 200 Consecutive Weeks.	
Loss of One Leg	3,000.00	Partial Loss of Time.....	12.50
Loss of One Arm	2,500.00	Per Week, not to Exceed 30 Consecutive Weeks.	

DOUBLE INDEMNITIES:

If such injury is sustained while riding as a passenger in or on a place provided for the regular occupancy of passengers in a railway train or street car propelled by cable or compressed air or electricity or gasoline or naphtha or steam and provided by a common carrier for the regular transportation of passengers only,—or while a passenger on board a steam vessel licensed for the regular transportation of passengers,—or while a passenger in an elevator provided for passenger service,—or in consequence of the burning of a building while therein, *the liability for any loss specified above shall be doubled*. Double indemnities shall not apply to injuries, fatal or non-fatal, sustained while getting on or off or while on the step or steps of any railway train or street car.

SPECIAL INDEMNITIES:

The liability for any loss specified above when such injury is caused by freezing, the involuntary and unconscious inhalation of gas or other poisonous vapor, hydrophobia or sunstroke, shall be the single indemnity provided for such loss.

OPTIONAL INDEMNITIES:

If such injury results in the complete fracture of a bone specified in the schedule of fractures, *the Insured may elect to receive, in lieu of all other indemnity specified above, the amount stipulated in said schedule for such fracture, provided written notice of his choice be given by the Insured to the Company at its Home Office in New York within 2 weeks of the event causing the injury, the Company not to be liable under said schedule for more than one fracture resulting from one cause of accident.*

SCHEDULE OF FRACTURES:

<i>Optional indemnity for loss caused by the complete fracture of the bones of the</i>	
Pelvis	\$400.00
Skull, if both tables are fractured	350.00
Thigh	350.00
Knee Cap	300.00
Pott's Fracture (Ankle).....	250.00
Breast Bone	250.00
Arm, below elbow, both bones.	225.00
Cheek Bone	225.00
Leg, below knee, both bones..	225.00
Arm, above elbow	200.00
Shoulder Blade	200.00
Colles' Fracture (Wrist).....	200.00
Leg, below knee, one bone ...	175.00
Arm, below elbow, one bone..	\$150.00
Collar Bone	150.00
Foot (Tarsal or Metatarsal)..	125.00
Hand (Carpal or Metacarpal)	125.00
Jaw	125.00
Toes, if two or more are fractured	125.00
Fingers, if two or more are fractured	100.00
Ribs, if two or more are fractured	100.00
Rib	75.00
Finger	50.00
Toe	50.00

DOUBLE OPTIONAL INDEMNITIES:

If such fracture is sustained while riding as a passenger in or on a place provided for the regular occupancy of passengers in a railway train or street car propelled by cable or compressed air or electricity or gasoline or naphtha or steam and provided by a common carrier for the regular transportation of passengers only,—or while a passenger on board a steam vessel licensed for the regular transportation of passengers,—or while a passenger in an elevator provided for passenger service,—or in consequence of the burning of a building while therein, *the liability for any loss specified in the schedule of fractures shall be doubled.* Double optional indemnities shall not apply to injuries, fatal or non-fatal, sustained while getting on or off or while on the step or steps of any railway train or street car.

ADDITIONAL INDEMNITIES—SURGEON'S FEES:

If such injury shall necessitate a surgical operation specified in the schedule of surgical operations, the Company will pay the Insured—*in addition to any other indemnity to which he may be entitled*, the indemnity stipulated in said schedule for such operation, provided the operation occurs within 90 days of the event causing such injury, the Company not to be liable for more than one operation necessitated by such injury.

SCHEDULE OF SURGICAL OPERATIONS:

Additional indemnity for surgeon's fees, as follows:

For the amputation of the

Thigh	\$200.00
Foot, at or above ankle	100.00
Arm, at or above elbow	100.00
Leg, at or above knee	100.00
Hand, at or above wrist	50.00
Toe, one or more	25.00
Finger, one or more	25.00

For the excision of the

Knee Joint	\$100.00
Hip Joint	100.00
Shoulder Joint	100.00
Wrist Joint	50.00
Elbow Joint	50.00
Ankle Joint	50.00

For the reduction of the dislocation of the

Hip	\$50.00
Shoulder	30.00
Elbow	25.00
Ankle	25.00
Knee	25.00
Wrist	20.00
Jaw	15.00
Fingers, if two or more are dislocated	15.00
Finger	10.00

For the reduction of the complete fracture of the bones of the

Pelvis	\$75.00
Knee cap	75.00
Thigh	75.00
Skull, if both tables are fractured	75.00
Pott's Fracture (Ankle)....	60.00
Leg, below knee, both bones.	50.00
Arm, above elbow	35.00
Shoulder Blade	30.00
Collar Bone	30.00
Jaw	25.00
Hand (Carpal or Metacarpal)	25.00
Arm, below elbow, both bones	25.00
Colles' Fracture (Wrist)...	25.00
Fingers, if two or more are fractured	25.00
Toes, if two or more are fractured	25.00
Foot (Tarsal or Metatarsal)	25.00
Breast Bone	25.00
Cheek Bone	25.00
Rib, one or more	20.00
Nose	20.00

HOSPITAL INDEMNITY:

If such injury shall necessitate a surgical operation and such operation is performed in an *incorporated hospital* and requires continuous confinement therein, the insured may elect to receive, in lieu of the amount stipulated for such operation in the schedule of surgical operations, \$12.50 per week during

such confinement, not to exceed 12 consecutive weeks, *in addition to any other indemnity to which he may be entitled*, provided written notice of his choice be given by the Insured to the Company at its Home Office in New York within 4 weeks of the event causing the injury, the Company not to be liable for more than one operation necessitated by such injury.

BENEFICIARY INDEMNITIES:

If the name of a person over 21 and under 60 years of age is stated in said Schedule of Statements as the Beneficiary hereunder, then this Policy *shall also insure*, subject to the provisions and definitions and limits herein, *such person*, as follows: Against any one of the losses specified in the beneficiary schedule, and for the amount stipulated in said schedule for such loss, provided such loss is caused by bodily injury effected exclusively and directly by external and violent and accidental means which, independently of any and all other causes, immediately and wholly and continuously disables such person, and provided such loss occurs within 90 days of the event causing such injury, and provided such injury is sustained while riding as a passenger in or on a place provided for the regular occupancy of passengers in a railway train or street car propelled by cable or compressed air or electricity or gasoline or naphtha or steam and provided by a common carrier for the regular transportation of passengers only,—*or* while a passenger on board a steam vessel licensed for the regular transportation of passengers,—*or* while a passenger in an elevator provided for passenger service,—*or* in consequence of the burning of a building while therein. Beneficiary indemnities shall not apply to injuries, fatal or non-fatal, sustained while getting on or off or while on the step or steps of any railway train or street car.

BENEFICIARY SCHEDULE:

Loss, except loss of life, payable to the Beneficiary.

Loss of Life	\$5,000.00	Loss of One Arm	\$3,000.00
Loss of Both Eyes	5,000.00	Loss of One Eye	2,500.00
Loss of Both Hands	5,000.00	Loss of One Hand	2,500.00
Loss of Both Feet	5,000.00	Loss of One Foot	2,500.00
Loss of One Hand and One Foot	5,000.00	Loss of One or More Fingers ..	100.00
Loss of One Leg	3,000.00	Loss of One or More Toes..	100.00

SPECIAL BENEFICIARY INDEMNITIES:

If such injury, so sustained, to the Beneficiary does not result in a loss specified in the beneficiary schedule, but shall necessitate a surgical operation within 90 days of the event causing such injury, *the Company will reimburse the Beneficiary for the amount paid the surgeon*, not to exceed \$100.00, provided the surgeon's receipt and affidavit on the Company's blank is furnished to the Company at its Home Office in New York within 4 months of the event causing the injury.

DEFINITIONS APPLYING TO THIS POLICY:

Loss of life shall mean death occurring within 90 days of the event causing such injury. Loss of eye shall mean total and permanent blindness for life occurring within 90 days of the event causing such injury. Loss of arm or leg shall mean actual separation at or above the elbow or knee occurring within 90 days of the event causing such injury. Loss of hand or foot shall mean actual separation at or above the wrist or ankle occurring within 90 days of the event causing such injury. Loss of finger or toe shall mean actual separation at or above the proximal joint occurring within 90 days of the event causing such injury. Total loss of time shall mean that period immediately following the event causing such injury during which the Insured is thereby rendered continuously unable to transact each and every part of his business duties. Partial loss of time (waiving the word "wholly") shall mean that period immediately following the event causing such injury (or immediately following a period of total loss of time as defined herein) during which the Insured is thereby rendered continuously unable to transact one or more of his important and necessary daily business duties.

PROVISIONS APPLYING TO THIS POLICY:

Written notice of such injury, whether fatal or non-fatal, shall be given by the Insured or the Beneficiary to the Company at its Home Office in New York within 30 days of the event causing the injury.

When claim is made, proof under oath shall be furnished to the Company at its Home Office in New York on its forms as follows: For loss of time, within 30 days after termination of such loss; of life or eye or limb or hand or foot or finger or toe, within 90 days after such loss. Forms may be had upon written request to the Company at its Home Office in New York. The Company shall not be held to have waived any rights by the delivery of such forms nor by the receipt or retention of any proof or evidence nor by the investigation of any claim.

If such injury is sustained after the Insured has changed his occupation to one classified by the Company's manual of rates as more hazardous than the occupation and duties described in said Schedule of Statements, or while doing any act or thing pertaining to a more hazardous occupation (other than ordinary duties about his residence), the amount payable for any loss specified shall be such an amount as the premium paid will purchase for such more hazardous occupation according to the Company's manual of rates. If at the time of such injury the Insured's maximum weekly indemnity insurance exceeds his weekly earnings from the occupation described in said Schedule of Statements the liability for any loss specified, except loss of life, shall be such proportion of the indemnity provided for such loss as such earnings bear to such maximum insurance.

The Company shall have the right and opportunity to examine the Insured's or the Beneficiary's person in case of injury when and so often as it requires, and also the right and opportunity to make an autopsy on the body of the Insured or the Beneficiary in case of loss of life when it so requires.

This Policy does not cover disappearance, nor war risk, nor loss resulting, wholly or partly, from disease or any means or act which if used or done by the Insured while in possession of all mental faculties would be deemed intentional or self-inflicted, nor loss resulting from an injury received while in an uncivilized or uninhabited region, nor any person whose age exceeds 66 years.

Indemnity for loss of life of the Insured is payable to
....., herein called the Beneficiary, if surviving, otherwise to the executor or administrator of the Insured. Indemnity for loss of life of the Beneficiary is payable to the Insured, if surviving, otherwise to the executor or administrator of the Insured. Loss of the Insured's life or eye or limb or hand or foot shall immediately terminate this insurance. The Company shall not be liable for more than one of the losses specified in the beneficiary schedule; but the payment of any indemnity under the beneficiary schedule shall not terminate this Policy.

The Company may cancel this Policy by mailing notice of cancellation to the Insured's address appearing on the Company's records with its check for the unearned part, if any, of the premium. No claim arising from one injury shall be valid for more than one loss specified except in case of total and partial loss of time as herein provided, except that the amount payable under the schedule of surgical operations or for hospital indemnity as provided herein, as the case may be, shall be in addition to any other indemnity to which the Insured may be entitled. The issue of this Policy cancels any prior accident Policy issued by the Company to the Insured. Any premium due the Insured shall be returned on demand.

This policy shall be void for any of the following causes or conditions: Fraud or misrepresentation concerning this insurance or any claim hereunder; should the Insured or the Beneficiary suffer the loss of hearing or reason or sight or become crippled or arrive at the age of 66 years.

No proceeding in law or equity to enforce a claim hereunder shall be brought unless begun within one year from the date of the event causing loss of life or eye or limb or hand or foot or finger or toe, or unless begun within one year from the termination of loss of time.

No change or waiver of anything herein and no assignment of this Policy or any claim hereunder shall be valid unless written hereon and signed by the Secretary or Assistant Secretary of the Company. No renewal of this Policy shall be valid unless signed by the Secretary or Assistant Secretary of the Company. Notice to an agent or knowledge possessed by him shall not be held to effect a change or waiver of anything herein.

IN WITNESS WHEREOF the UNITED STATES CASUALTY COMPANY has caused this Policy to be signed by its President and Secretary, but it shall not be in force until countersigned by a duly authorized representative of the Company.

Countersigned:

.....
President.

Secretary.

SCHEDULE OF STATEMENTS:

(a.) My *full* name is (b.) Class No.

(c.) My weight is pounds. (d.) My height is feet,inches.

(e.) I was years of age on the day of , 190...

(f.) I am not colored.

(g.) My } St. & No.,
Post Office }
address is } City, , State,

(h.) The firm or corporation with which I am connected as a member is
.....

The business }
conducted is }

The business } St. & No.,
address is }
City, , State,

(i.) My occupation is

.....

(j.) My duties are only such as pertain to office duties, financial management of my affairs and business, traveling for business or pleasure, and pursuing the ordinary forms of recreation, *except as follows:*

.....
(k.) My weekly earnings from the occupation stated above are in excess of the maximum weekly indemnity named in all the accident policies and certificates carried or applied for by me, *except as follows:*

.....
(l.) I have no accident insurance, *except as follows:*

.....
(m.) I have no application for accident insurance pending, *except as follows:*

(n.) I have never had any application for accident insurance declined or acceptance postponed, and no company or association or order has ever cancelled or refused to renew a policy or certificate for me, *except as follows:*

(o.) I am in full possession of all senses and bodily members, free from any intemperate habit, local, constitutional, functional or organic disease, mental or physical disorder, defect, deformity, impairment or infirmity, and I have not consulted a physician or taken treatment during the past two years, *except as follows:*

(b.) I have never received or been refused compensation for any accidental injury, and I am not now making claim for any, *except as follows:*

(q.) I have not in contemplation any special journey or undertaking, *except as follows:*

(r.) I have not had any accidental injury during the past 7 years, *except as follows:*

INJURY	DATE	DURATION
.....
.....

(s.) I desire the death indemnity paid to

.....
GIVE FULL NAME } herein called the Beneficiary,
 } (if surviving, otherwise to my
 } executor or administrator);

(t.) Whose relationship to me is;

(u.) Whose Post Office address is;

(v.) Whose age on last birthday was years; (w.) Whose weight

is pounds; (x.) Whose height is feet inches; and

(y.) Who is mentally and physically sound.

POLICY OF EMPLOYER'S LIABILITY INSURANCE.

In consideration of the payment of the estimated premium and of the statements contained in the Schedule hereinafter set forth, which statements the Assured makes on the acceptance of this policy and warrants to be true, the NEW AMSTERDAM CASUALTY COMPANY, herein called the Company, does hereby agree to indemnify the Assured designated in the said Schedule *against loss from the liability imposed by law upon the Assured* for damage on account of bodily injuries or death accidentally suffered while this policy is in force, by any employee or employees of the Assured, while within the factory, shop or yard described in the Schedule, or upon the sidewalk or other ways immediately adjacent thereto provided for the use of such employees or the public, in and during the operation of the trade or business described in the Schedule, including, however, drivers and drivers' helpers mentioned in the Schedule when on duty in the vicinity of the locations designated in the Schedule, subject to the following conditions:

Condition A.—This policy does not cover loss from liability from injuries or death suffered by or caused by—(1) Any person whose compensation is not included in the estimate set forth in the said Schedule unless caused by the Assured himself if an individual, or if a firm, by any member thereof, or if a corporation, by its President, Vice-President, Secretary or Treasurer, provided such officer is not managing or superintending at the works; or unless suffered by or caused by drivers of teams for which the Assured carries concurrent teams insurance in this Company: (2) Any child employed by the Assured contrary to law or any child employed under fourteen (14) years of age where no statute restricts the age of employment: (3) Any convict: (4) Any person in connection with the making of additions to or alterations in or the construction of any building or structure or plant or in connection with the wrecking or demolition of any building or structure or plant or any part thereof. Ordinary repairs when made by employees of the Assured whose compensation is included in the estimate set forth in the Schedule are permitted.

Condition B.—Upon the occurrence of an accident the Assured shall give immediate written notice thereof with the fullest information obtainable at the time, to the Home Office of the Company in New York City or to its duly authorized agent. If a claim is made on account of such accident the Assured shall give like notice thereof with full particulars. The Assured shall at all times render to the Company all co-operation and assistance in his power.

Condition C.—If thereafter any suit is brought against the Assured to enforce a claim for damages by reason of an accident covered by this policy, and arising from a liability covered hereby, the Assured shall immediately forward to the Home Office of the Company every summons or other process as soon as the same shall have been served on him, and the Company will,

at its own cost, defend such suit in the name and on behalf of the Assured. The Company shall, however, have the right at any time to discharge its total liability hereunder by reason of any one accident by settling all suits and claims against the Assured arising from the said accident and covered by this policy, or by payment to the Assured of an amount equal to the liability provided for such an accident in Condition O hereof, but all sums theretofore paid by the Company either to the Assured or in settlement of any suit or claim against the Assured, by reason of the said accident, shall be accounted in diminution of the liability of the Company provided for said accident in said Condition O.

Condition D.—The Assured shall not voluntarily assume any liability, nor shall the Assured, without the written consent of the Company previously given, incur any expense or settle any claim, except at his own cost, or interfere in any negotiations for settlement or in any legal proceeding; except that the Assured may provide at the time of the accident such immediate surgical relief as is imperative. Whenever requested by the Company, the Assured shall aid in securing information and evidence and the attendance of witnesses and in effecting settlements and in prosecuting appeals.

Condition E.—No action shall lie against the Company to recover for any loss covered by this policy unless it shall be brought by the Assured for loss actually sustained and paid in money by the Assured in satisfaction of a final judgment after trial of the issue; nor unless such action is brought within ninety (90) days after such final judgment against the Assured has been so paid and satisfied. The Company does not prejudice by this Condition any defenses to such action it may be entitled to make under this policy.

Condition F.—In case of payment of loss under this policy the Company shall be subrogated to all rights of the Assured against any person or corporation as respects such loss, and the Assured shall execute all papers required and shall co-operate with the Company to secure to the Company such rights.

Condition G.—If the Assured carry a policy of another insurer, whether valid or not, against a loss covered by this policy, the Assured shall not be entitled to recover from the Company a larger proportion of the entire loss than the amount hereby insured bears to the total amount of his insurance.

Condition H.—If the business of the Assured is placed in the hands of a receiver, assignee or trustee, whether by the voluntary act of the Assured or otherwise, the Company shall not be liable for any accident which may occur thereafter unless the insurance hereunder is transferred to such receiver, assignee or trustee by an endorsement hereon signed by its President, Vice-President or Secretary. If the Assured is a corporation, a change of title, or if a firm or individual, a change of title or of ownership shall in like manner terminate this policy, unless such change is consented to by the Company, by an endorsement hereon, signed by its President, Vice-President or Secretary. The pro rata part of the premium unearned computed as provided herein will be returned to the Assured on demand.

Condition I.—The premium is based on the entire compensation whether

for salaries, wages, piecework, overtime or allowances earned by the employees of the Assured during the period of this policy; whenever employees are compensated, in whole or in part, by store certificates, board, merchandise, credits, or any other substitute for cash, the amount of compensation covered by such substitutes, shall be included in the entire compensation on which the premium is based. If such entire compensation exceeds the sum set forth in the Schedule, the Assured shall immediately pay the Company the additional premium earned; if such compensation is less than the sum set forth in the Schedule, the Company will return the unearned premium, when determined; but the Company shall retain not less than the sum named in Condition Q hereof, it being agreed that this sum shall be the minimum earned premium.

Condition J.—This policy may be cancelled by the Company at any time by written notice to the Assured at his Address given herein, stating when the cancellation shall be effective. It may be cancelled by the Assured by like notice to the Company. If cancelled by the Company, the Company shall be entitled to the earned premium, pro rata, when determined. If cancelled by the Assured, the Company shall be entitled to the earned premium calculated by the customary short rate table. In either case the earned premium shall be computed on the compensation for the year as indicated by the actual compensation earned by the employees of the Assured during the time the policy shall have been in force. In any case the minimum earned premium stated in Condition Q shall be retained by the Company. The check of the Company mailed to the address of the Assured as given herein shall be a sufficient tender, but no return premium shall be payable until a statement of the actual compensation earned by the employees of the Assured during the period the policy was in force shall have been furnished to the Company by the Assured.

Condition K.—Any of the authorized inspectors of the Company shall have the right and opportunity whenever the Company so desire to inspect the plant, works, machinery and appliances of the Assured; and the Company or any of its inspectors may suspend this insurance because of any defect or dangerous condition found in the same. Notice of such suspension and the reason therefor and of the reinstatement of the insurance must be in writing. The pro rata part of the premium for the period of such suspension computed as provided herein will be returned to the Assured on demand.

Condition L.—Any of the authorized auditors of the Company shall have the right and opportunity, whenever the Company so desires, to examine such books, records and works of the Assured as the Company may deem necessary to ascertain the compensation earned by the employees of the Assured, and the Assured shall render reasonable assistance; but the Company waives no right by failing to make such examination. The assured shall, whenever the Company so requests, furnish the Company with a written statement of the amount of compensation earned by his employees during any part of the period of this policy, and at the end of the period of the policy the Assured shall furnish the Company with such statement covering

the full period of the policy. The rendering of any estimate or statement or any settlement shall not bar the examination herein provided for nor the right of the Company to additional premiums.

Condition M.—No condition or provision of this policy shall be waived or altered by anyone unless by endorsement hereon signed by an officer of the Company at the Home Office, nor shall notice to any agent, nor shall knowledge possessed by any agent or by any other person be held to effect a waiver or change in this contract or in any part of it.

Condition N.—No person shall be deemed an agent of the Company unless such person is authorized in writing as such agent by the President, the Vice-President or the Secretary of the Company.

Condition O.—The liability of the Company for loss from an accident resulting in bodily injuries to or in the death of one person only is limited to Dollars (\$.....) and, subject to the same limit for each person, the total liability of the Company for loss from any one accident resulting in bodily injuries to or in the death of more than one person is limited to Dollars (\$.....).

Condition P.—The period of time during which this policy shall be in force is months beginning on the day of 190.. noon, and ending on the day of 190.. noon, standard time, at the place where this policy has been countersigned.

Condition Q.—The minimum premium for this policy is Dollars (\$.....).

SCHEDULE.

Statement 1. Name of Assured

Statement 2. Addressed of Assured

(State street and town and county and State where *head office* is located.)

Statement 3. The Assured is

(State whether individual or co-partnership or corporation or receiver or other trustee.)

Statement 4. The places where the factories and shops and yards are located,

the kind of trade or business carried on at each such location, and the estimated number of employees and the estimated compensation of employees at each such location are as stated below:

Trade or Business.	Estimated Average Number of Employees.	Estimated Compensation for Period of Policy.	Premium Rate per \$100 of Compensation	Estimated Amount of Premium.	Location of Each Factory and Shop and Yard.
.....	\$	\$	\$	\$
.....
.....

The estimated compensation covers the wages and salaries of all persons by whom compensation is earned in the business or trade carried on by the Assured at the locations mentioned and described in this Schedule, including regular time and overtime, and all allowances, whether paid in cash or merchandise or store certificates or credit or board, or in any other way, including the compensation of whatever kind earned by piece-workers, also the wages or other compensation earned by drivers when there is no concurrent Teams Insurance, and including the salaries or other compensation of the President and Vice-President and Secretary and Treasurer and Clerks and Office Employees, except as follows:.....

Statement 5. There are no hand-fed presses for stamping of sheet or other metal at any of the locations mentioned above, whether in use or not, except as follows: Number of presses Kind of stamping done

Statement 6. The operations carried on are those usual to the trade or business described herein.

Statement 7. There are no steam power boilers on the premises, except as follows:

Statement 8. There are no passenger or freight or other elevators on the premises, except as follows:

Statement 9. No power is used, except as follows:

Statement 10. No chemicals are used, except as follows:

Statement 11. No explosives are used, except as follows:.....

Statement 12. The following insurances are now carried and valid insurance in not less than the same amounts will be carried while this policy is in force:

Employer's Liability	\$.....	Name of Co.,.....
Public Liability	\$.....	Name of Co.,.....
Workmen's Collective	\$.....	Name of Co.,.....
Boiler,	\$.....	Name of Co.,.....
Elevator,	\$.....	Name of Co.,.....
Teams,	\$.....	Name of Co.,.....

Statement 13. No Company has cancelled or refused to issue Liability, Elevator or Boiler insurance to the Assured during the past three years, except as follows:.....

Statement 14. No company has insured this risk during the past two years, except as follows:

Statement 15. The entire compensation earned by all employees during the year ended December 31st last was not more than the total amount given in Statement No. 4 as the estimated compensation for the period of this Policy, except as follows:

IN WITNESS WHEREOF the NEW AMSTERDAM CASUALTY COMPANY has caused this Policy to be executed at the City of New York, but the same shall not be binding upon the Company until countersigned by a duly authorized representative of the Company.

Countersigned by

.....
.....

*President.
Secretary.*

SPECIMEN OF FIDELITY BOND GUARANTEEING HONESTY OF EMPLOYEES

1 THIS BOND, Made this day of
2 in the year of our Lord One Thousand
3 WHEREAS,
4
5
6 (hereinafter called the Employer) has appointed sundry and various Employees to positions in the
7 service of the Employer, a list of whom has been furnished by the Employer to the NATIONAL
8 SURETY COMPANY, a corporation under the laws of the State of New York (hereinafter called the
9 Company,) and whose names, positions, locations and acceptance numbers appear in the Schedule hereto
10 attached which is hereby referred to and made a part of this bond; and,
11 WHEREAS, The Employer may hereafter appoint other Employees to positions in the Employer's
12 service, and,
13 WHEREAS, The Employer desires security against loss which the Employer may sustain by or
amounting to larceny or embezzlement
14 through the personal dishonesty ^A of the Employees in the performance of their duties in their respective
15 positions and has applied to the NATIONAL SURETY COMPANY, a corporation under the laws of
16 the State of New York (hereinafter called the Company) for such indemnity;
17 Now, THEREFORE, For and in consideration of a premium computed at an agreed rate, and in
18 further consideration of the statements made by the Employer to the Company, and of the covenants
19 on the part of the Employer, hereinafter contained, the Company hereby undertakes and agrees to and
20 with the Employer that it will, subject to the provisions and conditions herein contained, which shall be
21 conditions precedent to the right of the Employer to recover hereunder, at the expiration of three
22 months next after proof satisfactory to the Company of any loss for which the Company may be liable
23 hereunder shall have been furnished the Company at its principal offices in the City of New York, make

24 good and reimburse to the Employer such pecuniary loss of money, securities, or other personal property
25 belonging to the Employer, or in the Employer's possession and for which the employer is legally liable,
26 as may be sustained by the Employer by reason of the personal dishonesty A of the Employé in con-
27 nection with the duties pertaining to the office or position to which the Employé has been appointed,
28 and occurring at any time after the day of A. D. as to
29 the Employés named in the schedule; and as to any new Employé, at any time after his acceptance by
30 the Company, as hereinafter provided, and prior to the day of
31 A. D. as to all Employés, which said loss shall be discovered during such term, or within six
32 months thereafter and within six months after such Employé's death, dismissal or retirement from the
33 Employer's service and within six months after the determination of this obligation or the specific
34 guarantee hereunder in behalf of the Employé causing such loss.

35 PROVIDED HOWEVER, the Company's liability on account of any Employé shall in no case
36 exceed the amount for which the Company shall have become surety hereunder for such Employé,
37 which amount is set opposite his name in the schedule, or shall be specifically stated in the Acceptance
38 hereinafter provided for.

39 This Bond is executed by the Company upon the following express conditions:

40 FIRST: The Company shall not be liable hereunder for any sum whatever, which any Employé
41 may at the commencement of the term hereinbefore provided for, owe the Employer.
42 SECOND: If any Employé resign or be discharged from the service of the Employer, the
43 Company shall not be liable to the Employer for any loss sustained by or through any act of such
44 Employé thereafter committed.

45 THIRD: If the Employer appoint any new Employé to a position in the service of the Employer,
46 and give the Company immediate written notice, upon a blank furnished by the Company for such
47 purpose, of the name, position, location and date of appointment of such Employé, and the amount for
48 which the Employer may desire the Company to become surety for such Employé (which notice shall
49 be accompanied by such Employé's application, upon the usual blank provided by the Company,) the
50 Company if it elect to become surety for such Employé, shall execute and deliver to the Employer its
51 written Acceptance specifying the amount for, and the date from which the Company shall be liable

52 as surety for such Employé; it being agreed and understood that such Acceptance shall and is to be
53 subject to all the conditions and provisions herein contained.

54 **FOURTH:** If at any time the Employer desires to increase or decrease the amount for which the
55 Company shall have become surety for any Employé, or to transfer any Employee from one position to
56 another, the Employer shall so notify the Company in writing, and if the Company consent to such
57 change it shall execute and deliver to the Employer its written Acceptance specifying the desired
58 change, giving date when effective, and such Acceptance shall and is to be subject to all the conditions
59 and provisions herein contained.

60 **FIFTH:** The Company, upon becoming surety in a stipulated amount under the terms of this Bond
61 in behalf of any Employé, shall not thereafter be liable to the Employer under any previous guarantee
62 in behalf of such Employé, whether under this or any prior Bond, it being mutually understood that it
63 is the intention of this provision that but one (the current) guarantee in behalf of any Employé shall be
64 in force at one time: *Provided However,* That the Employer shall have the right, within six months
65 after the termination of any previous guarantee in behalf of any Employé (whether such guarantee be
66 under a prior Bond, the original execution of this Bond, or by subsequent Notice and Acceptance as
67 herein provided,) to make claim for, and proof of, any loss occurring thereunder. But it is expressly
68 understood and agreed that if any claim be so made under any previous guarantee in behalf of any
69 Employé during the said period of six months, and if loss also occur under the current risk or guarantee
70 in behalf of such Employé, the aggregate liability of the Company for all losses under all guarantees
71 under all Bonds in behalf of such Employé shall not exceed a sum equal to the amount of the largest of
72 the respective guarantees under which such losses occurred, nor shall the Company be liable under any
73 specific guarantee for any loss occurring under any other guarantee.

74 **SIXTH:** If at any time after the beginning of the term for which this Bond is written, the Em-
75 ployer suspect, or if there come to the notice or knowledge of the Employer, any act, fact or inform-
76 ation tending to indicate that any Employé is or may be unreliable, deceitful, dishonest or unworthy of
77 confidence, or is intemperate, gambles, or indulges in other vices, the Employer shall immediately so
78 notify the Company in writing at its principal offices in the City of New York, and if the Employer fail
79 or neglect so to do, the Company shall not be liable for any act of such Employé thereafter committed;
80 and if at any time after the beginning of the term for which this Bond is written there come to the

81 notice or knowledge of the Employer the fact that any Employé is unreliable, deceitful, dishonest or
82 unworthy of confidence, or is intemperate, gambles or indulges in other vices, the Company shall not
83 be liable for any act of such Employé thereafter committed.

84 **SEVENTH:** Upon the discovery by the Employer that a loss has been sustained, or of facts indicating
85 that a loss has probably been sustained, the Employer shall immediately so notify the Company in
86 writing, at its principal offices in the City of New York, and shall within the time limited in lines 28 to
87 34 inclusive of this Bond, make and furnish to the Company, in writing, at its principal offices in the
88 City of New York, claim for, and proof of loss, if any, sustained, and failure to give such immediate
89 notice, or to make such claim or such proof within such time shall relieve the Company from all liability
90 hereunder on account of the Employé causing such loss.

91 **EIGHTH:** It is agreed that the Employer has made, or caused to be made, by a duly authorized
92 representative, to the Company, certain statements in writing of and concerning each of the Employees
93 named in the schedule, their respective duties, accounts, financial condition, character, habits, and other
94 matters, and shall make or cause to be made, by a duly authorized representative, like statements as
95 to all new Employees, all of which are agreed to be material to the risk and to have influenced the
96 Company to execute the Bond, and subsequent acceptances hereunder; and if the Employer be a
97 Corporation, Lodge or other Association, that said statements were known to, and duly authorized by
98 the Board of Directors or Trustees of the Employer; and each, every and all of the matters and things
99 so stated to the Company, at, or at any time, prior to the execution hereof, or any acceptance hereunder,
100 are warranted by the Employer to be true; and if any such statements be false or untrue in any
101 particular; or if such statements be not known to, and fully authorized by, the Board of Directors or
102 Trustee of the Employer, as above stated; or if the Employer shall, at any time when inquired of by the
103 Company make any false statement or suppress any fact regarding any Employé, his duties, accounts,
104 financial condition, character, habits or other matters inquired about; or if the Employer at the time
105 of making claim for, or proof of, any loss alleged to have been sustained shall make any misstatement
106 or suppress any fact affecting the rights, or material to be considered in determining the liability of the
107 Company under this Bond; then this Bond shall be absolutely null and void, and the Company shall not
108 be liable for any loss sustained by the Employer.

109 **NINTH:** The Employer shall, whenever requested by the Company, give all information within its
110 knowledge, or which can be obtained from its books or records, and render all assistance (not pecuniary)

111 which will in any way aid in the apprehension, arrest or prosecution of any Employé for any criminal offense
112 committed by such Employé involving liability of the Company, and in like manner aid and assist the Com-
113 pany in suing for and obtaining reimbursement by such Employé, or by the Employé's estate for any monys
114 which the Company may have paid or become liable to pay under this Bond on account of such Employé.

115 **TENTH:** The term "Employer" as used in the Sixth, Seventh, Eighth and Ninth conditions of
116 this Bond, shall be taken and held to mean any officer, manager, superintendent, auditor, or other re-
117 presentive of the Employer, having authority, or whose duty it may be, to direct or supervise the
118 work, or to examine the books or audit the accounts of others in the Employer's service, or to count or
119 examine the cash or securities for which such others are or may be, respectively, responsible.

120 **ELEVENTH:** The Company shall not be liable for any loss occasioned by accident, mistake, negli-
121 gence, error of judgment on the part of, or breach of contract by an Employé, nor the failure of any
122 bank or other institution where funds may have been deposited, nor from any other cause save the per-
123 sonal dishonesty of the Employé, amounting to larceny or embezzlement.

124 **TWELFTH:** If the Employer, at the time of sustaining any loss, hold any other security from or in
125 behalf of the Employé causing such loss, and the amount of such loss be less than the aggregate amount
126 of such other security and the amount for which the Company shall have become surety hereunder for
127 such Employé, the Company shall be liable for only such proportion of the loss as the amount, for
128 which the Company shall have become surety hereunder, bears to the total security held by the Em-
129 ployer, whether such other security be available or not.

130 **THIRTEENTH:** The Company may at any time terminate the obligation which it shall have
131 assumed in behalf of any and every Employé under this Bond, by giving the Employer written notice of
132 its election so to do, and such termination shall take effect at the expiration of fifteen days from the re-
133 ceipt of such notice by the Employer, and the Company shall not be liable for any act of any such Em-
134 ployé thereafter committed. If the Company subsequently pay any loss hereunder, on account of any
135 such Employé, the whole premium paid as to such Employé shall be held to have been fully earned and
136 to belong to the Company; otherwise, the Company shall, upon demand and the execution and delivery
137 to the Company by the Employer of a full release of the Company from all liability hereunder on
138 account of such Employé, refund the premium paid as to such Employé, less a *pro rata* part thereof for
139 the time this obligation as to such Employé shall have been in force.

FOURTEENTH: No action, suit or proceeding at law or in equity shall be had or maintained upon
 140 this Bond unless the same be commenced within one year from the time of making claim for the loss
 141 upon which such action, suit or proceeding is based.
 142
 143 FIFTEENTH: When any Employé for whom the Company is surety hereunder in any position is
 144 acting jointly for the Employer and any other person, company or corporation, joint audits of his books
 145 and accounts shall be made by the Employer and such other person, company or corporation.
 146
 147 SIXTEENTH: None of the conditions or provisions contained in this Bond shall be deemed to have
 148 been waived by or on behalf of the Company unless the waiver be clearly expressed in writing over the
 149 signature of its President, Vice-President, and its seal be thereto affixed, duly attested.
 150
 151 SEVENTEENTH: The receipt and retention hereof or the making claim for any loss under this
 152 Bond by the Employer shall be taken and held as a covenant upon the part of the Employer consenting
 153 and agreeing to all the terms, provisions and conditions herein contained, and that the Employer will
 154 make frequent audits and examinations, and at all times during the term hereof take and use all reason-
 155 able steps and precautions to detect and prevent any act upon the part of any Employé which would
 156 tend to render the Company liable for any loss.

157 EIGHTEENTH: The premium due the Company for becoming surety for the Employés named in
 158 the schedule must be paid within thirty days after the delivery hereof, and if not so paid this Bond
 159 shall be void from the beginning, and the Company shall not be liable for any loss sustained.
 160
 161 IN WITNESS WHEREOF, The Company has caused this Bond to be signed by its President
 162 and its corporate seal to be hereto affixed, duly attested by its Secretary, the day and date first
 163 herein mentioned.

.....
 President.

.....
 Secretary.

163 ATTEST:
 164
 165